

Business Loan Debt Restructuring Proposal

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Proposal for Debt Restructuring of Business Loan

I hope this letter finds you well. I am writing to formally propose a restructuring plan for my business loan [Loan Number] that was initially taken on [Loan Date]. Due to [briefly explain the reason for the financial difficulties, e.g., unexpected market changes, natural disasters, etc.], I am currently experiencing challenges in meeting my repayment obligations.

In light of these circumstances, I propose the following restructuring plan:

- **Loan Term Extension:** Extend the loan term from [current term] to [proposed new term].
- **Lower Interest Rate:** Adjust the interest rate from [current rate] to [proposed rate].
- **Payment Rescheduling:** Change the repayment schedule from [current schedule] to [proposed schedule].

I believe these adjustments will allow me to meet my obligations more effectively while ensuring the continued viability of my business. I am committed to maintaining communication throughout this process and ensuring timely updates on my business performance.

Please find attached documents supporting my current financial situation, including [list any relevant documents, e.g., financial statements, cash flow projections, etc.]. I am hopeful for your understanding and support during this challenging time.

Thank you for considering my proposal. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Contact Information]