

Subject: Communication Regarding Business Loan Debt Restructuring Options

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the current situation regarding our business loan with [Loan Company Name], particularly in relation to the restructuring of our debt.

As you may be aware, [Briefly explain the reasons for financial difficulties]. As a result, we are looking for options to restructure our loan to better align our repayment terms with our current cash flow situation.

We value our relationship with [Loan Company Name] and believe that finding a mutually beneficial solution is in our best interest. We would appreciate discussing potential options such as:

- Extending the loan term
- Adjusting interest rates
- Temporarily lowering monthly payments
- Deferring payments for a specified period

We are committed to fulfilling our obligations and believe that a restructuring plan could assist us in continuing our positive relationship while ensuring the financial stability of our business.

Could we schedule a meeting to discuss these options further? I am available [provide a few date and time options], but please let me know your availability as well.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,
[Your Name]
[Your Position]
[Your Company's Name]
[Your Contact Information]