Formal Notice for Debt Restructuring Discussions

[Your Name]

[Your Position]

[Your Company Name]

[Your Company Address]

[City, State, Zip Code]

Email: [Your Email]

Phone: [Your Phone Number]

Date: [Insert Date]

[Lender's Name]

[Lender's Position]

[Lender's Company Name]

[Lender's Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a meeting to discuss the possibility of restructuring the terms of our existing business loan (Loan Number: [Loan Number]). Due to [briefly state reasons for restructuring request, e.g., market challenges, cash flow issues], we believe that the current terms may no longer be viable for our operations.

We value our relationship with [Lender's Company Name] and are committed to resolving this matter amicably and collaboratively. We would appreciate the opportunity to explore alternative arrangements that may better support our ongoing business activities while ensuring that we can meet our obligations.

Could we schedule a meeting at your earliest convenience to discuss this matter? Please let me know a time that works for you, and I will do my best to accommodate.

Thank you for your understanding and support. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Position]

[Your Company Name]