

# Letter of Negotiation for Business Loan Debt Restructuring

Date: [Insert Date]

[Lender's Name]

[Lender's Title]

[Lender's Institution Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss the current status of our business loan [Loan Number] dated [Loan Date]. Due to [briefly explain reason, e.g., unforeseen circumstances, market changes, etc.], our company is experiencing financial challenges that affect our ability to meet the original terms of the loan.

In light of this situation, I would like to propose a restructuring of the loan terms. Specifically, I am requesting the following adjustments:

- Extension of the loan repayment period
- Modification of the interest rate
- Temporary forbearance on payments for [number of months]

We believe that these adjustments will help us stabilize our operations and ensure that we can continue to meet our obligations moving forward. Our commitment to fulfilling our responsibilities remains strong, and we are eager to find a mutually beneficial solution.

I would appreciate the opportunity to discuss this proposal further. Please let me know a suitable time for us to meet or converse over the phone. Thank you for considering our request, and I look forward to your positive response.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Company Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]