

Loan Restructuring Proposal

Date: [Insert Date]

[Your Name]

[Your Title]

[Your Company Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

To:

[Lender's Name]

[Lender's Title]

[Lender's Company Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Loan Restructuring Proposal for [Property Address]

Dear [Lender's Name],

I am writing to propose a restructuring of the current loan for the commercial property located at [Property Address]. Due to [briefly state the reason for restructuring, e.g., economic challenges, changes in market conditions], we have encountered difficulties in meeting the original loan terms.

To ensure that we can continue to meet our obligations, we would like to propose the following modifications:

- Reduction in interest rate from [current rate]% to [proposed rate]%

- Extension of the loan term from [current term] to [proposed term]
- Temporary forbearance period of [duration] with interest-only payments

We believe these adjustments will provide us with the necessary flexibility to stabilize our financial situation while ensuring that we fulfill our obligations to you, our valued lender.

I would appreciate the opportunity to discuss this proposal further and explore potential solutions that can benefit both parties. Please feel free to contact me at your earliest convenience.

Thank you for considering our request. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]