

# Loan Restructuring Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Institution]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to propose a restructuring of my existing loan(s) with [Lender's Institution]. Due to [briefly explain your financial situation], I am seeking to consolidate my debts into a single manageable loan.

Details of My Proposal:

- Current Loans: [List current loans and amounts]
- Proposed Consolidated Loan Amount: [Proposed amount]
- Proposed Interest Rate: [Desired rate]
- Proposed Term: [Desired term in months/years]

I believe that this restructuring will benefit both parties by ensuring timely payments and reducing the risk of default. I am committed to resolving my debt responsibly and would appreciate your consideration of this proposal.

Thank you for your time, and I look forward to your positive response.

Sincerely,

[Your Name]