

Loan Restructuring Proposal

Date: [Insert Date]

[Your Name]

[Your Title]

[Your Business Name]

[Your Business Address]

[City, State, Zip Code]

[Lender's Name]

[Lender's Title]

[Lender's Institution Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Loan Restructuring Proposal for [Your Business Name]

I hope this message finds you well. I am writing to formally request a restructuring of our existing loan agreement due to [briefly explain your business circumstances, e.g., downturn, unexpected expenses]. As [Your Business Name] strives to maintain stability and growth, we believe that a revised repayment plan will benefit both parties involved.

Currently, our loan details are as follows:

- Loan Amount: [Insert Loan Amount]
- Interest Rate: [Insert Interest Rate]
- Original Repayment Term: [Insert Term]

We propose the following restructuring plan:

- New Loan Amount: [Insert New Amount]
- New Interest Rate: [Insert New Rate]
- Proposed Repayment Term: [Insert New Term]
- Monthly Payment: [Insert New Payment]

We believe this modification will allow us to meet our financial obligations while continuing to operate effectively. [(Optional) Mention any potential for business growth or improvements you are planning.]

We value our relationship with [Lender's Institution Name] and appreciate your consideration of our proposal. I would be happy to discuss this matter further at your convenience. Thank you for your support and understanding during this challenging time.

Sincerely,

[Your Name]

[Your Title]

[Your Business Name]

[Your Contact Information]