

# Loan Restructuring Proposal

Date: [Insert Date]

To:

[Lender's Name]

[Lender's Organization]

[Lender's Address]

Dear [Lender's Name],

We hope this letter finds you well. We are writing to formally propose a restructuring of our existing loan agreement (Loan ID: [Insert Loan ID]) with [Lender's Organization]. Due to unforeseen circumstances and challenges faced by [Your Startup Name], we believe that a restructuring of our loan terms will allow us to manage our financial obligations more effectively and continue our journey towards growth.

## Current Situation

As of [Insert Date], we have encountered [briefly explain the challenges, e.g., market downturn, increased competition] which have impacted our cash flow. Despite our best efforts, we find ourselves unable to meet the current repayment schedule.

## Proposed Restructuring Terms

We propose the following changes to our loan agreement:

- Extension of repayment period to [Insert New Period]
- Reduction of monthly payments to [Insert New Payment Amount]
- Adjustment of interest rate to [Insert New Interest Rate] if possible

## Conclusion

We believe that with these proposed adjustments, [Your Startup Name] will be in a position to successfully fulfill our loan obligations while continuing to grow our business. We appreciate your understanding and support during this challenging time and look forward to discussing this proposal further.

Thank you for considering our request.

Sincerely,

[Your Name]

[Your Title]

[Your Startup Name]  
[Contact Information]