

Loan Restructuring Proposal

Date: [Insert Date]

[Your Company Name]

[Your Company Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lending Institution Name]

[Lending Institution Address]

[City, State, Zip Code]

Subject: Proposal for Loan Restructuring

Dear [Lending Institution Contact Name],

We hope this message finds you well. We are writing to formally propose a restructuring of our existing loan with [Lending Institution Name], with the loan number [Insert Loan Number]. Due to [briefly explain circumstances leading to the request], we believe that a restructuring of the loan terms is crucial for our ongoing operations and financial stability.

We are proposing the following terms for the loan restructuring:

- Extension of the loan maturity date to [Insert new maturity date].
- Adjustment of the interest rate to [Insert proposed interest rate].
- Modification of the payment schedule to [Insert proposed payment terms].

We believe that these changes will not only benefit [Your Company Name] but will also ensure that [Lending Institution Name] can achieve the recovery of the loan amount.

We appreciate your consideration of our request and are open to discussing this proposal further. Please feel free to contact me directly at [Your Phone Number] or [Your Email Address] to arrange a meeting.

Thank you for your understanding and support.

Sincerely,

[Your Name]

[Your Job Title]

[Your Company Name]