

Loan Restructuring Proposal

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Proposal for Restructuring Loan Terms

We appreciate your support and partnership during these challenging times. As discussed, we are seeking to restructure the terms of our existing loan [Loan Number] due to [briefly state reason, e.g., economic conditions, business downturn]. Below are the proposed restructuring terms:

Current Loan Terms:

- Principal Amount: \$[Current Amount]
- Interest Rate: [Current Interest Rate]% per annum
- Monthly Payment: \$[Current Payment]
- Maturity Date: [Current Maturity Date]

Proposed Restructured Terms:

- Proposed Principal Amount: \$[New Amount] (if applicable)
- Proposed Interest Rate: [New Interest Rate]% per annum
- Proposed Monthly Payment: \$[New Payment]
- Proposed Maturity Date: [New Maturity Date]

We believe that these new terms will enable us to meet our obligations while maintaining a sustainable business operation. We are committed to transparent communication and hope to reach an agreement that is beneficial for both parties.

Please let us know a suitable time for a meeting to discuss these proposed terms further. We look forward to your positive response.

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]