

# Letter of Debt Restructuring Request

Date: [Insert Date]

To: [Creditor's Name]

Address: [Creditor's Address]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to formally request a restructuring of the debt obligations my company, [Your Company Name], currently holds with [Creditor's Company Name]. Due to [briefly explain circumstances, e.g., economic downturn, loss of a major client], we are facing challenges in meeting our current repayment schedule.

We value our relationship and are committed to continuing our partnership. In light of our current financial situation, I propose the following restructuring plan:

- Extend the repayment period by [insert time period].
- Reduce the interest rate to [insert new interest rate].
- Implement a [insert suggestion, e.g., deferred payment] structure that suits both parties.

I believe that with these changes, we can ensure the repayment of our debt while maintaining the viability of our business.

Thank you for considering this request. I would appreciate the opportunity to discuss this matter further and explore potential solutions together. Please feel free to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Company Address]