

Debt Restructuring Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a restructuring of my current debt obligations with your institution. Due to [briefly explain the reason, e.g., unforeseen circumstances, financial difficulties, etc.], I am finding it increasingly challenging to meet my monthly payments.

In light of my current situation, I would like to propose a restructuring plan that includes [briefly outline your proposed changes, e.g., extended payment terms, reduced interest rates, etc.]. I believe that this adjustment will enable me to continue making payments while also reducing the risk of default.

I sincerely appreciate your understanding and consideration of my request. I am committed to resolving this matter and am hopeful that we can arrive at a mutually beneficial agreement. Please let me know a convenient time for us to discuss this proposal in further detail.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]