

Notification of Loan Restructuring

Date: [Insert Date]

Dear [Borrower's Name],

We hope this message finds you well. We are writing to inform you about a restructuring of your loan, account number [Account Number]. After reviewing your account and considering your current circumstances, we are pleased to offer you a loan restructuring that does not incur any penalties.

The new terms of your loan are as follows:

- New Principal Amount: [New Principal Amount]
- Adjusted Interest Rate: [New Interest Rate]
- Revised Payment Schedule: [New Payment Schedule]
- Effective Date: [Effective Date]

We believe these changes will provide you with the necessary flexibility, and we are committed to helping you get back on track. If you have any questions or need further assistance, please do not hesitate to contact us at [Contact Information].

Thank you for being a valued customer.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Contact Information]