

# Loan Restructuring Notice

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

We hope this message finds you well. We are writing to inform you about the option for loan restructuring due to the recent challenges faced by small business owners like yourself.

As your lender, we understand the impact that unforeseen circumstances can have on your business operations. To assist you during this time, we are offering a restructuring plan which includes reduced payment terms and potentially extended deadlines.

Please review the following proposed terms:

- New Monthly Payment: [Insert New Payment Amount]
- Term Extension: [Insert New Loan Term]
- Interest Rate Adjustment: [Insert Adjusted Rate, if applicable]

We believe these changes will provide you with the necessary relief to manage your cash flow more effectively. If you agree to the proposed restructuring terms, please sign the enclosed agreement and return it to us by [Insert Deadline].

Should you have any questions or require further discussion regarding your loan profile, do not hesitate to reach out to our office at [Insert Contact Information]. We are here to support you and your business during this challenging time.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]