

Loan Restructuring Recommendation

Date: [Insert Date]

To: [Client's Name]
[Client's Company Name]
[Client's Address]
[City, State, Zip Code]

Dear [Client's Name],

Subject: Recommendation for Loan Restructuring

We appreciate your ongoing partnership with [Your Company Name] and understand the challenges your business is currently facing due to [briefly describe challenges, e.g., market fluctuations, economic downturn]. After careful analysis of your financial position and discussions with your management team, we recommend the following restructuring options for your current loan:

1. **Extension of Loan Term:** We suggest extending the repayment period to reduce monthly payment burdens.
2. **Adjustment of Interest Rate:** Consider a reduction in the interest rate, which could lower overall repayment costs.
3. **Flexible Repayment Schedule:** Implement a repayment schedule that aligns better with your cash flow cycle.

We believe that these adjustments will not only alleviate immediate financial strain but will also position your company for future growth and success. We would like to schedule a meeting to discuss this recommendation in more detail and to support you through this process.

Please feel free to contact me directly at [Your Phone Number] or [Your Email Address] to arrange a suitable time for our meeting.

Thank you for your attention to this important matter. We look forward to working with you to implement these recommendations and support your business's recovery and growth.

Sincerely,

[Your Name]
[Your Title]
[Your Company Name]
[Your Company's Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]