

[Company Header/Logo]

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

RE: Advisory Notice - Consumer Credit Portfolio Restructuring

Dear [Client Name],

This letter serves as formal advisory regarding the strategic restructuring of your consumer credit portfolio, effective [Effective Date]. Our analysis indicates that the following adjustments are necessary to optimize your credit standing and debt-to-income ratio.

Proposed Restructuring Actions:

- Consolidation of high-interest revolving credit lines.
- Adjustment of repayment schedules for installment loans.
- Reallocation of credit limits to improve utilization benchmarks.
- Settlement or refinancing of outstanding delinquent accounts.

Impact Assessment:

The primary objective of this restructuring is to reduce your aggregate monthly debt service obligations and improve your long-term credit rating. Please be advised that during the transition period, you may observe temporary fluctuations in your credit score.

Required Documentation:

To finalize these changes, please provide the following by [Deadline Date]:

- Updated proof of income (last two pay stubs).
- Most recent statements for all external credit accounts.
- Signed authorization form (attached).

Please contact your Portfolio Manager at [Phone Number] or [Email Address] to schedule a review of these proposed changes. Failure to respond by the aforementioned deadline may result in the suspension of the restructuring process.

Sincerely,

[Signature]

[Name of Advisor]

[Title]

[Company Name]