

[Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

[Date]

[Recipient Name]
[Title]
[Client Company Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Advisory Regarding Corporate Debt Portfolio Restructuring

Dear [Recipient Name],

Following our recent evaluation of [Client Company Name]'s financial position and current market conditions, we are providing this formal advisory regarding the restructuring of your corporate debt portfolio.

Our analysis indicates that your current debt structure, totaling [Total Debt Amount], requires strategic adjustment to improve liquidity and reduce interest expense. We recommend the following restructuring actions:

- **Consolidation:** Merging high-interest short-term obligations into a single long-term facility.
- **Refinancing:** Negotiating new credit terms to take advantage of current market rates.
- **Covenant Modification:** Adjusting financial covenants to provide greater operational flexibility.
- **Amortization Rescheduling:** Extending maturity dates to align with projected cash flow cycles.

The primary objectives of this restructuring plan are to optimize your debt-to-equity ratio and enhance the company's overall credit profile. Attached to this letter is a detailed breakdown of the proposed timeline and the anticipated impact on your balance sheet.

We suggest a formal meeting on [Date/Time] to discuss the implementation of these strategies and to review potential lender negotiations.

Sincerely,

[Signature]

[Your Name]
[Your Title]
[Your Department]