

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Loan Restructuring Guidance for Loan Number: [Loan Number]

Dear [Borrower Contact Name],

This letter provides formal guidance regarding your request to restructure the commercial real estate loan secured by the property located at [Property Address].

To evaluate your request for a loan modification or restructuring, please submit the following documentation for our review:

- **Financial Statements:** Audited or certified year-to-date Profit and Loss statements and Balance Sheets for the borrowing entity.
- **Tax Returns:** Complete federal tax returns for the last two fiscal years.
- **Rent Roll:** A current certified rent roll including lease expiration dates, security deposits, and arrearages.
- **Operating Budget:** A detailed pro-forma budget for the next 12 to 24 months.
- **Hardship Letter:** A formal statement explaining the specific circumstances requiring the restructure and your proposed terms.
- **Property Valuation:** Any recent third-party appraisals or Broker Price Opinions (BPO).

Upon receipt of these items, our credit committee will review the package to determine eligibility for options such as interest rate adjustments, term extensions, or temporary payment deferrals.

Please note that this letter does not constitute an approval or a commitment to restructure. All existing loan terms remain in full force and effect until a formal modification agreement is executed by all parties.

Please submit the requested documentation by [Deadline Date] to [Email Address/Department].

Sincerely,

[Your Name]

[Your Title]

[Lending Institution Name]