

[Company Header/Logo]

[Date]

[Client Name]

[Client Title]

[Company Name]

[Address]

[City, State, Zip]

Subject: Advisory Regarding Adjusted Commercial Lending Criteria

Dear [Client Name],

As part of our commitment to keeping you informed of market developments, we are writing to advise you of recent updates to our commercial lending criteria. In response to current economic indicators and shifting regulatory environments, [Bank Name] has adjusted its underwriting standards for new and existing credit facilities.

The primary adjustments include:

- Updated Debt Service Coverage Ratio (DSCR) requirements.
- Revised Loan-to-Value (LTV) thresholds for specific asset classes.
- Enhanced documentation requirements regarding cash flow projections and liquidity stress testing.
- Adjustments to floating-rate margin spreads and interest rate floor policies.

These changes are designed to ensure long-term portfolio stability while maintaining our ability to support your business objectives. Please note that these adjustments may influence the structure, pricing, or approval process of future financing requests.

We value our partnership and recommend scheduling a brief review meeting to discuss how these updates may impact your upcoming capital requirements or strategic plans. Your Relationship Manager will contact you shortly to address any specific questions.

Thank you for your continued trust in [Bank Name].

Sincerely,

[Signature]

[Name of Sender]

[Title]

[Department]