

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Restructuring Offer for Account Number: [Account Number]

Dear [Borrower Name],

We are writing to you regarding your current loan agreement with [Lender Name]. Based on our recent communications and a review of your account, we understand that you are facing financial difficulties that may impact your ability to maintain your current payment schedule.

To help you avoid default and ensure the successful repayment of your loan, we would like to offer the following restructuring proposal:

- **Current Outstanding Balance:** [Amount]
- **New Interest Rate:** [Percentage]%
- **New Monthly Payment:** [Amount]
- **Extended Maturity Date:** [Date]
- **Deferred Payment Period (if applicable):** [Number of Months]

This offer is intended to provide immediate financial relief. By accepting these terms, you can keep your account in good standing and prevent further negative impacts on your credit score.

Please review these terms carefully. If you agree to this restructuring plan, please sign and return the enclosed "Acceptance Agreement" by [Deadline Date]. If we do not hear from you by this date, the original terms of your loan will remain in effect, and the account may proceed toward formal default status.

If you have any questions or would like to discuss alternative options, please contact our Loss Mitigation Department at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Lender Name]