

[Company Letterhead]

[Date]

To: [Lender Name / Financial Institution]

Attn: [Contact Person/Department]

[Address]

[City, State, Zip Code]

RE: Letter of Intent for Debt Restructuring - [Your Company Name]

Dear [Contact Person Name],

This Letter of Intent ("LOI") outlines the proposal by [Your Company Name] (the "Company") to restructure its existing financial obligations with [Lender Name] (the "Lender"). Our objective is to establish a sustainable repayment framework that aligns with the Company's current cash flow while ensuring the Lender's long-term recovery of principal and interest.

1. Current Obligations

The Company currently owes the Lender approximately \$[Amount] under the following agreements: [List Loan Account Numbers or Facility Types].

2. Proposed Restructuring Terms

The Company proposes the following modifications to the current debt structure:

- **Extension of Maturity:** Extension of the final repayment date to [New Date].
- **Interest Rate Adjustment:** Reduction of the interest rate to [Percentage]% per annum.
- **Moratorium Period:** A principal payment holiday for a period of [Number] months.
- **Repayment Schedule:** [Detail proposed monthly/quarterly payment amounts].

3. Business Justification

The Company is undergoing [Briefly mention reason, e.g., market downturn, operational reorganization]. We have implemented cost-cutting measures and [mention any new revenue strategies] to ensure future solvency.

4. Confidentiality

The parties agree that the terms of this LOI and any subsequent negotiations shall remain strictly confidential.

5. Non-Binding Nature

This LOI reflects the intent of the parties to negotiate in good faith. It does not constitute a legally binding commitment until a formal Restructuring Agreement is executed by both parties.

6. Next Steps

We request a meeting on or before [Date] to discuss this proposal in detail. We are prepared to provide updated financial statements and a revised business plan upon request.

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title/Position]

[Your Company Name]