

[Date]

[To: Name of Creditor Committee/Chairperson]

[Address Line 1]

[Address Line 2]

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

Dear Members of the Creditor Committee,

This Letter of Intent ("LOI") outlines the preliminary framework for a proposed debt restructuring between **[Debtor Company Name]** (the "Company") and its financial creditors represented by this Committee.

1. Objective

The primary goal of this restructuring is to reorganize the Company's current liabilities to ensure long-term operational viability while maximizing recovery for all creditors.

2. Proposed Terms

The Company proposes the following adjustments to its existing debt obligations:

- **Amortization Schedule:** Extension of maturity dates by **[Number]** months/years.
- **Interest Rates:** Reduction of interest rates to **[Percentage]**% per annum.
- **Debt-to-Equity:** A partial conversion of debt amounting to **[Amount]** into equity shares of the Company.
- **Moratorium:** A temporary standstill period on principal payments for **[Number]** months.

3. Reporting and Transparency

The Company agrees to provide the Committee with:

- Monthly financial statements and cash flow projections.
- Access to third-party audit reports.
- Regular updates on operational milestones.

4. Standstill Agreement

During the negotiation period, which shall last until **[Expiration Date]**, the Company requests that creditors refrain from initiating any legal proceedings or enforcement actions regarding defaulted payments.

5. Non-Binding Nature

Except for sections regarding confidentiality and the standstill period, this LOI is non-binding and serves only as a basis for formalizing a Definitive Restructuring Agreement.

6. Confidentiality

The parties agree to keep the terms of these negotiations strictly confidential and shall not disclose them to third parties without prior written consent.

We look forward to your favorable response and to working toward a mutually beneficial resolution.

Sincerely,

[Signature]

[Name of Authorized Representative]

[Title]

[Debtor Company Name]