

[Your Name]  
[Your Title]  
[Your Company Name]  
[Your Company Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient's Name]  
[Recipient's Title]  
[Recipient's Company Name]  
[Recipient's Company Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Proposal for Restructuring of FX Loan

I hope this letter finds you well. I am writing to discuss the current situation regarding our foreign exchange (FX) loan, originally issued on [Loan Issuance Date], under the agreement number [Loan Agreement Number]. Due to [briefly explain the reason for restructuring need, e.g., market conditions, financial difficulties], we are seeking an opportunity to restructure the terms of our loan to ensure continued compliance and sustainability.

We propose the following adjustments to the current loan agreement:

1. **\*\*Extension of Loan Term:\*\*** Propose extending the term from [current term] to [proposed new term].
2. **\*\*Interest Rate Adjustment:\*\*** Request to renegotiate the interest rate to [proposed interest rate].
3. **\*\*Repayment Schedule Modification:\*\*** Suggest a revised repayment schedule that accommodates our current cash flow situation.

We believe that these changes will create a more sustainable repayment plan and reduce the risk associated with our loan. We are committed to maintaining a strong partnership and are open to any additional suggestions or conditions you might have.

Please let us know a suitable time for us to discuss this matter further. Thank you for your consideration, and we look forward to your prompt response.

Sincerely,

[Your Name]  
[Your Title]  
[Your Company Name]