[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Dear [Recipient Name],

Buying your first home is one of the most significant milestones in life, but it is perfectly normal to feel a bit nervous. Many first-time buyers share the same concerns. I am writing to help address some of those common fears so you can move forward with confidence.

Fear 1: "I don't have a 20% down payment."
You don't necessarily need one. Many programs allow for down payments as low as 3% or 3.5%, and some buyers even qualify for 0% down through specific grants or government loans.

Fear 2: "My credit isn't perfect."
A perfect score isn't required to own a home. There are many loan options designed specifically for those with average credit. We can look at your current standing and find a path that works for you.

Fear 3: "I'm worried about hidden costs."
Surprises are scary, which is why transparency is my priority. From inspections to closing costs, I will provide a clear breakdown of every expense so you know exactly what to expect before you sign anything.

Fear 4: "Is now the right time to buy?"
The "perfect" market is hard to time, but the best time to buy is when you are financially ready to stop paying rent and start building equity. Real estate remains one of the most reliable ways to grow long-term wealth.

You don't have to navigate this process alone. If you have questions or just want to chat about your options, I am here to help guide you every step of the way.

Best regards,

[Your Name]
[Your Title]
[Your Company Name]
[Your Phone Number]
[Your Email Address]