[Date]

[Seller Name]
[Property Address]
[City, State, Zip Code]

RE: Risks of Accepting an Offer from an Unqualified Buyer

Dear [Seller Name],

As your real estate representative, my priority is to ensure a smooth and successful closing. While receiving an offer is exciting, I want to provide a "reality check" regarding the risks associated with accepting an offer from a buyer who has not been fully vetted or pre-approved by a reputable lender.

Proceeding with an unqualified buyer introduces the following risks to your sale:

- **Financing Failure:** The most common reason deals collapse is the buyer's inability to secure a formal loan commitment, often occurring weeks into the process.
- **Missed Market Opportunities:** While your home is "Under Contract" with an unqualified buyer, you are missing out on serious, qualified buyers who will move on to other properties.
- **Stigma of a "Failed Sale":** If the deal falls through and we return to the market, future buyers often assume there is a physical defect with the home, weakening your negotiating position.
- **Carrying Costs:** Every month the property remains unsold due to a failed escrow, you continue to pay for taxes, insurance, utilities, and mortgage interest.
- **Timeline Delays:** If you are planning to purchase another home, a failed sale can jeopardize your own moving timeline and any contingencies you have in place.

Before we move forward, I strongly recommend requiring the buyer to provide a formal Pre-Approval Letter (not just a pre-qualification) and, if possible, a "Proof of Funds" statement for their down payment.

I am available to discuss the specifics of the current offer and how we can best protect your interests.

Sincerely,

[Your Name]
[Your Company]
[Your Phone Number]