

Date: [Date]

To: [Seller's Name]

And: [Lender/Bank Name]

RE: Offer to Purchase Property at [Property Address]

Dear [Seller's Name] and Short Sale Department,

I am pleased to submit this formal offer to purchase the property located at [Property Address]. I understand that this is a short sale and is subject to the approval of the mortgage lender(s).

Offer Terms:

- **Purchase Price:** \$[Amount]
- **Earnest Money Deposit:** \$[Amount]
- **Financing:** [e.g., Cash / Conventional Loan / FHA]
- **Closing Date:** [Number] days after written lender approval

Conditions of Offer:

1. This offer is "As-Is." I am aware of the property's current condition.
2. This offer is contingent upon a satisfactory home inspection to be completed within [Number] days of initial acceptance.
3. The buyer requests that the lender waive all deficiency judgments against the seller.
4. Closing is contingent upon the lender(s) accepting a total payoff that is less than the current balance owed.

I am prepared to move forward immediately. Attached to this letter, please find my [Proof of Funds / Pre-Approval Letter] and the signed Purchase Agreement.

Thank you for your time and for considering this offer. I look forward to your response.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]