

Date: [Current Date]

To: [Seller Name]

Property Address: [Full Property Address]

Dear [Seller Name],

I am interested in purchasing your property located at [Property Address]. After reviewing the property, I would like to submit the following offer based on a Seller Financing (Land Contract/Note and Deed of Trust) arrangement.

**Proposed Terms:**

- **Purchase Price:** \$[Amount]
- **Down Payment:** \$[Amount]
- **Financed Amount:** \$[Amount]
- **Interest Rate:** [Percentage]%
- **Loan Term:** [Number of Years] years
- **Monthly Payment (Principal & Interest):** \$[Amount]
- **Balloon Payment:** [Due in X years, or N/A]

**Additional Conditions:**

- Taxes and Insurance to be paid by [Buyer/Seller].
- Closing costs to be split according to local custom.
- Offer is subject to a standard home inspection and title search.
- Closing date to be on or before [Date].

Seller financing allows me to provide you with a steady monthly income stream and a competitive purchase price while simplifying the closing process. I am prepared to provide proof of funds for the down payment and a credit report upon your request.

This offer remains valid until [Expiration Date/Time]. I look forward to hearing your thoughts on these terms.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]