

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

[Date]

[Seller Name]  
[Seller Address]

**RE: Purchase Offer for [Property Address]**

Dear [Seller Name],

I am writing to express my strong interest in purchasing your property located at [Property Address]. After reviewing the details of the home, I believe it is a great fit for my needs.

To facilitate a mutually beneficial transaction, I would like to propose a purchase via Seller Financing with interest-only payments. This structure allows me to provide you with a steady stream of passive income while deferring capital gains taxes, while allowing me to manage my initial cash flow.

My proposed terms are as follows:

- **Purchase Price:** \$[Amount]
- **Down Payment:** \$[Amount] ([Percentage]%)
- **Financed Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% per annum
- **Payment Type:** Interest-Only monthly payments
- **Loan Term:** [Number] years
- **Balloon Payment:** Remaining principal due at the end of [Number] months

Under this agreement, I would be responsible for all property taxes, insurance, and maintenance costs. We would use a professional third-party escrow or servicing company to handle the payments to ensure security for both parties.

I am a qualified buyer and can provide references or financial statements upon request. I am open to discussing these terms to find a solution that works best for your financial goals.

Thank you for your time and consideration. I look forward to hearing from you.

Sincerely,

[Your Signature]

[Your Printed Name]