

[Date]

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

RE: Offer for Property Located at: [Property Address]

Dear [Seller Name],

Thank you for the opportunity to discuss the sale of your property. Based on our conversation regarding your current mortgage and your goals for the sale, I am pleased to submit the following creative financing offer.

**1. Purchase Price:** \$[Total Purchase Price]

**2. Down Payment:** I will provide an upfront cash payment of \$[Amount] at closing to cover your moving costs and equity.

**3. Existing Loan (Subject-To):** I will take over your existing monthly mortgage payments of \$[Monthly P&I Amount]. The loan will remain in your name, but I will be legally responsible for making all future payments directly to the lender. I will provide a third-party servicing company to handle these payments to ensure they are always on time and to protect your credit.

**4. Seller Carry-Back (If applicable):** For the remaining equity of \$[Amount], I propose a monthly payment of \$[Amount] at [Percentage]% interest for a term of [Number] months/years.

**5. Closing Costs:** I will pay 100% of all standard closing costs and title fees associated with this transaction.

**6. Property Condition:** I am purchasing the property in "As-Is" condition. You will not be required to make any repairs or clean the property before closing.

**7. Closing Date:** I am prepared to close on or before [Date], or whenever is most convenient for your schedule.

This "Subject-To" approach allows you to sell the property quickly without the need for expensive repairs or agent commissions, while ensuring your mortgage is paid every month. I am happy to provide references and documentation to give you full peace of mind regarding this process.

Please let me know if these terms are acceptable, or if you would like to discuss adjustments to better fit your needs. I look forward to working with you.

Sincerely,

[Your Name]

[Your Company Name]

[Your Phone Number]

[Your Email Address]