

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

[Date]

[Seller Name]
[Seller Address]

Re: 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 property, I believe it fits my needs perfectly.

To make this transaction mutually beneficial, I would like to propose a purchase offer utilizing seller financing. Specifically, I am requesting an interest rate that is below the current market average. This structure allows you to receive a steady stream of monthly income and a higher total return over time compared to a traditional cash sale, while providing me with manageable financing terms.

Proposed Terms:

- Purchase Price: \$[Amount]
- Down Payment: \$[Amount]
- Financed Amount: \$[Amount]
- Interest Rate: [Number]%
- Loan Term: [Number] years
- Monthly Payment: \$[Amount]

By accepting these terms, you essentially act as the bank. You will receive a monthly principal and interest payment, secured by a Deed of Trust on the property. This can also provide you with potential tax advantages by spreading out your capital gains over several years.

I am a serious buyer and am prepared to provide proof of funds for the down payment and a credit report for your review. I am open to discussing these terms further to find a solution that works for both of us.

Thank you for your time and for considering my proposal. I look forward to hearing from you.

Sincerely,

[Your Signature]

[Your Printed Name]