

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

RE: Offer to Purchase Property at [Property Address]

Dear [Seller Name],

I am pleased to submit this offer to purchase the property located at [Property Address]. I value the condition of the home and believe my proposal provides a mutually beneficial arrangement.

I am proposing a purchase price of \$[Total Purchase Price] with the following Seller Financing terms based on a fully amortized principal schedule:

- **Purchase Price:** \$[Total Amount]
- **Down Payment:** \$[Amount] (to be paid at closing)
- **Financed Amount:** \$[Remaining Balance]
- **Interest Rate:** [Percentage]% per annum
- **Amortization Period:** [Number] years
- **Monthly Payment (Principal & Interest):** \$[Amount]
- **Loan Term:** [Number] months (with no prepayment penalty)

Proposed Closing Date: [Date]

This offer is subject to the following contingencies: [e.g., standard home inspection, clear title search, and final review of legal documentation].

By accepting this offer, you will receive a steady stream of monthly income and interest, while securing the loan against the property. I am prepared to move forward with a formal Purchase Agreement and use a professional title company to handle the closing and escrow process.

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

Sincerely,

[Your Signature]

[Your Printed Name]