

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

[Date]

[Seller's Name]
[Property Address]
[City, State, Zip Code]

Re: Purchase Offer for [Property Address]

Dear [Seller's Name],

I am writing to express my sincere interest in purchasing your home. As a first-time homebuyer, I have fallen in love with your property and can envision myself building a future there.

In order to facilitate the successful closing of this transaction and to help manage the upfront costs associated with my first home purchase, I am respectfully requesting a seller concession in the amount of \$[Dollar Amount] or [Percentage]% of the purchase price.

This credit would be applied toward my closing costs, including loan origination fees, title insurance, and escrow deposits. This assistance would allow me to maintain a necessary financial cushion for future home maintenance and unexpected repairs as I transition into homeownership.

I am pre-approved for financing and am committed to a smooth and timely closing process. I truly appreciate your time and your consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]