

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Proposal to Address Appraisal Shortfall - [Property Address]**

Dear [Recipient Name],

As you are aware, the recent appraisal for the property located at [Property Address] came in at \$[Appraised Value], which is \$[Amount] below our agreed-upon purchase price of \$[Original Contract Price].

We remain committed to closing this transaction and would like to propose a compromise to bridge this valuation gap. We suggest "splitting the difference" between the appraised value and the original contract price.

Under this proposal:

- The new purchase price would be adjusted to \$[New Midpoint Price].
- The Buyer will cover \$[Amount] of the gap by increasing the cash down payment.
- The Seller will reduce the sale price by \$[Amount].

We believe this is a fair solution that allows the sale to proceed toward a timely closing while accounting for the current market valuation. This offer is contingent upon all other terms and conditions of our original agreement remaining in effect.

Please review this proposal and let us know your decision by [Date/Time]. We look forward to moving forward with the sale.

Sincerely,

[Your Signature]  
[Your Printed Name]