

[Date]

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

Re: Request for Reduction of Earnest Money Deposit - [Property Address]

Dear [Seller's Name],

I am writing regarding the Purchase Agreement dated [Date] for the property located at [Property Address].

Pursuant to the Financing Contingency outlined in our contract, we have been working diligently with our lender, [Lender Name], to secure final loan approval. While the process is moving forward, [mention brief reason, e.g., an extended underwriting period/appraisal delay] has occurred.

In light of the current status of our financing, I am formally requesting a reduction of the Earnest Money Deposit (EMD) currently held in escrow. Specifically, I am requesting that the EMD be reduced from \$[Current Amount] to \$[Proposed New Amount].

This reduction will allow me to reallocate funds toward [closing costs/down payment requirements] while maintaining my firm commitment to closing this transaction by the scheduled date of [Closing Date].

Please review this request and indicate your acceptance by signing below or by providing an addendum to our agreement. We remain excited about the opportunity to purchase your home and appreciate your flexibility.

Sincerely,

[Buyer's Signature]
[Buyer's Printed Name]
[Buyer's Phone Number]

Acknowledgment and Acceptance:

The Seller hereby agrees to the reduction of the Earnest Money Deposit as requested above.

[Seller's Signature] [Date]