

[Date]

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

RE: Offer for Property at [Property Address]

Dear [Seller Name],

I am writing to express my interest in purchasing your property located at [Property Address]. After reviewing the details, I would like to propose a "Subject-To" purchase agreement.

My offer includes the following terms:

- **Purchase Price:** \$[Total Purchase Price]
- **Cash to Seller:** \$[Amount at Closing]
- **Existing Financing:** I will take over your current monthly mortgage payments of approximately \$[Monthly Payment Amount] by purchasing the property "Subject-To" the existing loan.
- **Closing Date:** [Target Date]

Under this arrangement, the deed of the house will be transferred to my name, while the current mortgage remains in place. I will be responsible for all future payments, taxes, insurance, and maintenance costs. This allows for a fast closing without the need for traditional bank financing or appraisal delays.

I am a serious buyer and can move quickly to help you move on to your next chapter. Please let me know if these terms are acceptable to you, or if you would like to discuss a different structure.

Thank you for your time and consideration. I look forward to hearing from you.

Sincerely,

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