

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

[Date]

[Seller Name]
[Seller Address]

RE: Offer to Purchase - [Property Address/Apartment Name]

Dear [Seller Name],

I am writing to submit an offer for the purchase of the multi-family property located at [Property Address]. After reviewing the property details, I am excited about its potential and would like to propose the following creative financing terms to ensure a mutually beneficial transaction.

Purchase Price: \$[Total Purchase Price]

Financing Structure:

- **Down Payment:** \$[Amount] to be paid at closing.
- **Seller Carryback Note:** \$[Amount] to be financed by the Seller.
- **Interest Rate:** [Percentage]% per annum.
- **Payment Terms:** [Monthly/Quarterly] interest-only payments of \$[Amount].
- **Balloon Payment:** The remaining principal balance shall be due in [Number] years.

Due Diligence Period: [Number] days from the execution of the Purchase and Sale Agreement to inspect books, records, and physical condition of the property.

Closing Date: Within [Number] days following the expiration of the due diligence period.

Closing Costs: [Specify who pays: e.g., Buyer and Seller to split customary closing costs].

This offer provides you with a steady stream of passive income through interest payments while deferring capital gains taxes. We are prepared to move quickly and can provide proof of funds for the down payment upon request.

This letter is a non-binding expression of interest and serves as a basis for drafting a formal Purchase and Sale Agreement.

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

Sincerely,

[Your Signature]

[Your Printed Name]