



Homebuyer's Offer Letter to a Seller

Military Home Loans
(619) 422-5900
Info@Mil-Loans.com

There are many tactics being used by home buyers to stand out from the crowd. While not all sellers will read them, personalized letters are the most-accepted and popular form of unique buyer strategies available. Don't rush the letter. Take the time to write it correctly. It just might be the most valuable single page of text you will ever write. Here are some tips we've gathered to help write and leverage your best attributes by thinking from the seller's point of view:

1. **Flatter First:** This is an emotional pitch, not a business pitch. Leave that to your agent. As the buyer, you're attempting to tell the seller, **"I'm such a good person that if the numbers are close, you should pick my offer because you like me best."** Yes, they need to like you! Compliment the way the house has been maintained, the "homey" feeling it gives off, or the craftsmanship of the finish work can fill a homeowner with pride. Listing these attributes of desirable items can convince a seller that a buyer also possesses pride of ownership, and that the home will continue to be well maintained in the future.
2. **Get To The Point:** Pick two or three reasons why you will be the best buyer for this home, and make them distinctly recognizable. The more streamlined you make your message, the more memorable it will be. Be clear and polite, adding personal touches, but also be careful not to become so long-winded that the letter negatively overshadows the offer itself.
3. **Paint a Picture:** People remember what they've read at a far higher rate when they can see a picture of it in their head. "I really love this neighborhood because I've lived here and gone to school here," doesn't resonate.
On the other hand, "I spend half of my time walking the cobblestone streets around this block, dropping my daughter off at Gilman School and volunteering at Schnitzelfest every summer," will trigger a visual memory for a seller. Think "I'd be so happy in the summer to be cooking Neapolitan pizza for friends and neighbors in your outdoor wood-fired oven".
4. **Highlight where you're similar to the seller:** When touring the house, pay attention to the family pictures that are out and other clues of what's important to the seller. If they have pictures of their kids playing in the pool and you have kids that will play in the pool, highlight it. If they have zero pictures of kids, but lots of golf trophies, then don't mention the kids and highlight how much you look forward to practice putting in the back yard.
5. **Don't whine but do tug on their patriotism:** The emotion of your letter must be upbeat and high. It needs to make the seller feel good. The seller doesn't care how many other homes you've lost out on. They don't care that your rent just doubled. But they are human and do need to like you. Nearly everyone says they want to help the military, so capitalize on that built in philanthropy.
6. **Don't Remodel The House:** Planning on adding a second story or changing the landscaping? Don't mention it. You might be correct that the seller's sewing room would make a great workout room for you, but this isn't the time.

If you ever have VA questions, please contact our office at 619-422-5900.



If you're going to expand to create more bedrooms, you might be changing the seller's favorite eyebrow windows in the roofline. They may have buried their dog under the tree you're planning to pave over. The sellers may have awful taste, but homeowners are very protective of their homes.

7. **Knowledge:** For offers that are less than full price or have some other perceived negative element, a seller might need a little extra convincing. Information regarding comparable homes, the surrounding area, or noted defects in the home might be necessary to point out for sellers who are stuck at a high asking price. It's important to word this section delicately, so the seller is not offended. Most homeowners have an emotional attachment to their property, but including information that justifies a low offer price may educate a seller about unrealistic expectations.
8. **Show Stability:** Present yourself as a stable buyer who will have no problem closing the purchase. A strong financial backing and a solid pre-approval from a lending institution is information that shouldn't be left out. Including financial details in the attached letter, written in a polite but direct way, can reassure a seller that the transaction will close in a timely manner, also eases the sellers' fears of a shaky transaction. This could be the deciding factor that convinces a seller to select one offer over another.
9. **Show Humility:** Be humble and ask for the sellers' blessing on your offer. "We would be so honored to live in your home," goes much further than "We are confident that you will accept our generous offer." The ball is in their court, and your letter should acknowledge that.
10. **Close With Clarity:** Your excitement, motivation, and ability should be reiterated at the end of your letter in a quick recap. Remember that the sellers could be reading a few letters. Make sure that the closing of your letter reminds them of your best qualities and reinforces them.
11. **Sign with Appreciation:** The feeling your sellers will leave with can live or die on the signature line: "Sincerely", "Cordially", "Best Regards", and "Yours Truly" do not apply. This is not a business correspondence of equals. Thank the sellers for spending their valuable evening reading your letter. "Thank you so much for your time," "Thank you for the opportunity," "Your consideration is greatly appreciated," or even "We are honored to have the opportunity," will leave the seller understanding that you value their time and are grateful for it.
12. **Spell Check. Grammar Check. Buddy Check. Do It Again:** Truthfully, there is an unbelievable amount of weight that some sellers will put on the preciseness of the letter. Right or wrong, the buyer's personality will be judged from their attention to detail, ability to follow-through, and level of care in the letter. Buyer reliability is often gleaned from how well the rules of grammar are followed. If grammar isn't your thing, find someone whose thing it is.
13. **Be creative:** Your letter may not be the only personal letter the seller sees. Have some fun with it, and make it stand out. Have the kids draw a picture of the house on the letter. Put the letter on your command letterhead. Handwrite it (assuming your handwriting is easy to read). Make a video saying the same thing and put a link to it in your letter.

Bottom line. Make them like you so they can see you in their house

If you ever have VA questions, please contact our office at 619-422-5900.



Sample Letter:

Hello <Seller name> ,

Thank you for considering our offer to purchase your home. We've been on the hunt for the right home, and it's clear you've done an amazing job of maintaining your home. The flow and feel of the layout are perfect and we can totally see your pride of ownership.

We are a military family, and the Navy finally transferred us to sunny San Diego. Honestly, our two girls can't wait to play in your pool and ride their bikes down the street in January. After several years of deployments and too much time apart, this ability to set down some roots is a real dream come true for our family.

While this is our first house purchase, we have great credit, our lender has fully reviewed everything so there will be no surprises during the purchase, and we can close in less than 30 days. We are choosing to use our VA benefit and go zero down because the VA provides us the option to put money down or keep our money in savings. We feel buying with zero down is a better financial choice as we still get a low rate and a low payment while allowing us keep our nest egg in the bank.

Thank you again for your time in considering our offer – we would be honored to live in your home!

Jim and Jane Doe



If you ever have VA questions, please contact our office at 619-422-5900.

