[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
Dear Karen,

I was heartbroken to hear about your loss. Please accept my deepest condolences during this incredibly difficult time.

[Optional personal memory or shared experience with the deceased]. I want you to know that I am here for you. If you need someone to talk to or any assistance in the coming days, please do not hesitate to reach out.

Wishing you comfort and peace as you remember [deceased's name]. With heartfelt sympathy, [Your Name]