

SELLER CONCESSIONS

Cheat Sheet for Realtors

LOAN TYPE	PROPERTY TYPE	DOWN PAYMENT	CONTRIBUTION TYPE	MAX SELLER CONTRIBUTION
Conventional	Primary or Secondary Home	Less than 10%	Closing Costs, Prepaid Items & Discount Points	3%
		10% to 24.99%		6%
		25% or more		9%
Conventional	Investment	Any	Closing Costs, Prepaid Items & Discount Points	2%
FHA	Primary	3.5% or More	Closing Costs, Prepaid Items & Discount Points	6%
VA	Primary	Any	Discount Points Appropriate to the Market and Closing Costs	Unlimited
			Discount Points Over the Market, Debt Payoff, and Prepaid Taxes and Insurance	4%
USDA*	Primary	Any	Closing Costs, Prepaid Items & Discount Points	6%

Seller contributions toward buyer agent commission do not count toward concession limits. Subject to change without notice.

* Some state and county maximum loan amount restrictions may apply

Contact me today to learn more!



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