

SELLER CONCESSIONS CHEAT SHEET



This information is based on the amount your client is choosing to contribute towards their down payment. While writing contracts, if you ever have any questions, feel free to reach out to us. We will assist you in making sure your contracts are written correctly in regards to loan terms.

Loan Type	Property Type	Down Payment	Contribution Type	Max Seller Contribution
Conventional	Primary & secondary home	Less than 10%	Closing costs, prepaid items, and discount points	3%
		10 - 25%		6%
		More than 25%		9%
Conventional	Investment	15% or more	Closing costs, prepaid items, and discount points	2%
FHA	Primary	3.5% or more	Closing costs, prepaid items, and discount points	6%
VA	Primary	N/A	Closing costs, prepaid items, and discount points	Unlimited (up to 2 discount points)
			Can include debt payoff	4%
USDA	Primary	N/A	Closing costs, prepaid items, and discount points	6%

*Real estate compensation is not considered within the maximum allowed contribution.



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