

SELLER CONCESSION

CHEAT SHEET FOR REALTORS

LOAN TYPE	PROPERTY TYPE	DOWNPAYMENT	CONTRIBUTION TYPE	MAX. SELLER CONTRIBUTION
Conventional	Primary & Secondary Home	Less than 10%	Closing Costs, Prepaid Items & Discount Points	3%
		10-25%		6%
		More than 25%		9%
Conventional	Investment	15% or More	Closing Costs, Prepaid Items & Discount Points	2%
FHA	Primary	3.5% or More	Closing Costs, Prepaid Items & Discount Points	6%
VA	Primary	N/A	Closing Costs, Prepaid Items & Discount Points	Unlimited up to 2 discount pts
			Can Include Debt Payoff	4%
USDA	Primary	N/A	Closing Costs, Prepaid Items & Discount Points	6%