

Seller Concession Cheat Sheet for Realtors



Loan Type	Property Type	Down Payment	Contribution Type	Max Seller Contribution
Conventional	Primary & Secondary Home	Under 10%	Closing Costs, Prepaid Items, & Discount Points	3%
		10-25%		6%
		Over 25%		9%
Conventional	Investment	15% or more	Closing Costs, Prepaid Items, & Discount Points	2%
FHA	Primary Home	3.5% or more	Closing Costs, Prepaid Items, & Discount Points	6%
VA	Primary Home	N/A	Closing Costs, Prepaid Items, & Discount Points	Unlimited (Up to 2 Discount Points)
			Can Include Debt Payoff	
USDA	Primary Home	N/A	Closing Costs, Prepaid Items, & Discount Points	6%

**Some states and county maximum loan amount restrictions may apply*