

# SELLER CONCESSION CHEAT SHEET *for Realtors*

LOAN TYPE	PROPERTY TYPE	DOWN PAYMENT	MAX SELLER CONCESSION	CONTRIBUTION TYPE
Conventional	Primary & Secondary Homes	Up to 10% 10% to 25% More than 25%	3% 6% 9%	Closing Costs, Prepaid Items & Discount Points
	Investment	15% or More	2%	Closing Costs, Prepaid Items & Discount Points
FHA	Primary	Any	6%	Closing Costs, Prepaid Items & Discount Points
VA	Primary	Any	Unlimited (up to 2 discount points)	Closing Costs & Discount Points
			4%	Can Include Debt Payoff & Prepaid Items
USDA	Primary	Any	6%	Closing Costs, Prepaid Items & Discount Points



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