

Seller Concession Cheat Sheet

Loan Type	Property Type(s)	Down payment	Contribution Type(s)	Max Seller Contribution
Conventional	Primary and secondary homes	Less than 10%	Closing costs, prepaid items and discount points	3%
		10–24.9%		6%
		25% or more		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	0% or more*	Borrowers' closing costs, prepaid items and discount points up to 2%	Unlimited
			Includes VA funding fee, prepaid taxes and insurance, temporary rate buydowns, discount points exceeding 2%, borrower debt	Up to 4%
USDA	Primary	0% or more**	Closing costs, prepaid items and discount points	6%



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