

SELLER CONCESSION CHEAT SHEET FOR REALTORS[®]

| Loan Type | Property Type | Down Payment | 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 Points) |
| | | | Can include Debt Payoff | 4% |
| USDA | Primary | N/A | Closing Costs, Prepaid Items, & Discount Points | 6% |



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All loans subject to credit approval. Rates and fees subject to change.
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