



# SELLER CONCESSION CHEAT SHEET FOR REALTORS

Loan Type	Property Type	Down Payment	Contribution Type	Max. Seller Contribution
Conventional	Primary & Secondary	<ul style="list-style-type: none"> <li>→ Less than 10%</li> <li>→ 10-25%</li> <li>→ More than 25%</li> </ul>	Closing Costs, Prepaid items, & Discount Points	<ul style="list-style-type: none"> <li>→ 3%</li> <li>→ 6%</li> <li>→ 9%</li> </ul>
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	<ul style="list-style-type: none"> <li>→ Closing Costs, Prepaid items, &amp; Discount Points</li> <li>→ Can include Debt Payoff</li> </ul>	<ul style="list-style-type: none"> <li>→ Unlimited (Up to 2 Discount Points)</li> <li>→ 4%</li> </ul>
USDA*	Primary	→ N/A	Closing Costs, Prepaid items, & Discount Points	→ 6%



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