

Seller concession cheat sheet



Loan type	Property type	Down payment	Contribution type	Max. seller contribution
Conventional →	Primary & secondary home	<ul style="list-style-type: none"> → Less than 10% → 10 – 25% → More than 25% 	→ Closing costs, prepaid items, and discount points	<ul style="list-style-type: none"> → 3% → 6% → 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	→ N/A	<ul style="list-style-type: none"> → Closing costs, prepaid items, and discount points → Can include debt payoff 	<ul style="list-style-type: none"> → Unlimited (up to 2 discount points) → 4%
USDA →	Primary	→ N/A	→ Closing costs, prepaid items, and discount points	→ 6%



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