

# SELLER CONCESSION GUIDELINE GRID

PROGRAM NAME	MIN. DOWN PAYMENT	SELLER CONCESSION	NOTES
USDA Rural Housing	0	6%	Check For Address and borrowed Eligibility
VA	0	4%	Check for Borrower Eligibility
FHA	3.5 %	6%	Owner-occupied
Conventional Financing	3.0 %	3%	Owner-occupied and First time Homebuyer
Conventional Financing	5%-10%	3%	Owner-occupied
Conventional Financing	10%-25%	6%	Owner-occupied and Second Home
Conventional Financing	> 25%	9%	Owner-occupied and Second Home
Conventional Financing	20%	2%	All investment products
High Balance Conventional	10 %	3%	Owner-occupied

\*\*\*NOTE: ADDITIONAL RESTRICTION MAY APPLY. FOR REAL ESTATE PROFESSIONALS ONLY. PLEASE USE THIS GRID AS A GUIDE ONLY

Contribution by an interested party may be used for closing costs and other Financing costs

### Primary Residence and Second Home:

9% of the lesser of the sales price or appraised value for LTV/CLTVs <=75%

6% of the lesser of the sales price or appraised value for LTV/CLTVs >75% and <= 90%

3% of the lesser of the sales price or appraised value for LTV/CLTVs > 90%

### Investment Property:

2% of the lesser of the sales price or appraised value for LTV/CLTVs <=75%



CALL TODAY FOR DETAILS!

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