

Seller Concession Cheat Sheet



Loan Type	Property Type	Down Payment	Max Seller Contribution	Contribution Type
Conventional	Primary & Second Home	➤ Less than 10%	➤ 3%	Closing Costs Discount Points Prepaid Items
		➤ 10-25%	➤ 6%	
		➤ More than 25%	➤ 9%	
Conventional	Investment	➤ 15% or More	➤ 2%	Closing Costs Discount Points Prepaid Items
FHA	Primary	➤ 3.5% or More	➤ 6%	Closing Costs Discount Points Prepaid Items
VA	Primary	Not Required	➤ Unlimited Up to 2 Discount Points)	Closing Costs Discount Points Prepaid Items
			➤ 4% →	Can include Debt Payoff
USDA	Primary	Not Required	➤ 6%	Closing Costs Discount Points Prepaid Items

