



Seller Concession Guideline Grid

PROGRAM NAME	MIN.DOWN PAYMENTS	SELLER CONCESSION	NOTES
USDA Rural Housing	Zero	6%	Check for Address and Borrower Eligibility
VA	Zero	4%	Check for Borrower Eligibility
FHA	3.50%	6%	Owner - Occupied
Conventional Financing	3%	3%	Owner - Occupied and First Time Homebuyer
Conventional Financing	5-10%	3%	Owner - Occupied
Conventional Financing	10-25%	6%	Owner - Occupied and Second Homes
Conventional Financing	>25%	9%	Owner - Occupied and Second Homes
Conventional Financing	20%	2%	All Investment Products
High Balance Conventional	10%	6%	Owner - Occupied

**Note: Additional restrictions may apply. For Real Estate Professionals only.
Please use the grid as a guide only.*

CONTRIBUTIONS BY AN INTERESTED PARTY MAY
BE USED FOR **CLOSING COSTS** AND **OTHER
FINANCING COST.**

1. **Primary Residence and Second Home**
 - 9% of the lesser of the sales price or appraised value
for LTV/CLTVs $\leq 75\%$
 - 6% of the lesser of the sales price or appraised value
for LTV/CLTVs $> 75\%$ and $\leq 90\%$
 - 3% of the lesser of the sales price or appraised value
for LTV/CLTVs $> 90\%$
2. **Investment Property**
 - 2% of the lesser of the sales price or appraised value
for all LTV/CLTVs



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