

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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