

# 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 cost 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%



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