



# SELLER CONCESSIONS

## CONVENTIONAL FANNIE & FREDDIE LOANS

### PRIMARY HOME / SECOND HOME

10% DOWN PAYMENT OR LESS – MAX 3%

11% - 25% DOWN – MAX 6%

MORE THAN 25% DOWN – MAX 9%

INVESTMENT PROPERTY – MAX 2%

### VA LOANS

### PRIMARY HOME / SECOND HOME

MAX 4%

### FHA LOANS

### PRIMARY HOME / SECOND HOME

MAX 6%

PERCENTAGE IS  
CALCULATED OFF OF  
THE PURCHASE PRICE  
OF THE HOME

IF THERE IS EXCESS  
SELLER CONCESSIONS,  
THE PURCHASE PRICE HAS  
TO BE REDUCED, OR THE  
BUYER FORFEITS THE  
UNSUED CREDIT

SELLER CONCESSION  
CANNOT EXCEED  
ACTUAL CLOSING  
COSTS



**CHAD  
HAUSEMAN**

NMLS #26521

Owner | Loan Originator



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