

# SELLER CONTRIBUTIONS



In an effort to lower the buyer's cash for closing, many real estate negotiations will ask the seller to assist in paying for the buyer's closing costs. The following is what the allowable closing cost contributions are from the seller based on loan type and loan-to-value. We hope this assists you in structuring your contract and getting your offer accepted.

If the mortgage will be a...	Principal Residence	Second Home	Investment Property
<b>Conventional (Fannie Mae/Freddie Mac)</b>			
Down Payment: 10% and less	3%	----	----
Down Payment: 10.1% - 15%	6%	6%	----
Down Payment: 15.1% - 25%	6%	6%	2%
Down Payment: More than 25%	9%	9%	2%
<b>FHA</b>			
	6%	----	----
<b>VA</b>			
	4%*	----	----
<b>USDA</b>			
	6%	----	----

\*Does not include reasonable discount points and borrower's non-recurring closing costs.

1-800-9LENDER  
www.PHMC.com

