Seller Contribution Table

Seller Contribution Table	3%	6%	9%	2%	4%
CONVENTIONAL	v	v	v	v	v
Owner Occupant					
Greater than 90% LTV	x				
75.01% - 90%		x			
Less than 75%			x		
Conventional Investors	**All LTV's**			x	
VA Loans					x
FHA Loans		x			
USDA Loans		x			

Conventional Loans	For Conventional loans - any Contributions that exceed these limits are considered Seller Concessions. Therefore, the sales price is adjusted downward to reflect the amount of the contribution that exceeds the maximum, and the maximum LTV/CLTV ratios must be recalculated using the reduced sales price or appraised value.
Conventional Investor	**Investor Loans are only available with a Conventional Loan.**
For all VA Loans	Max Seller contribution is 4% of the Sales price, plus reasonable and customary loan costs on VA home loans. Total contributions may exceed 4% because standard closing costs do not count toward the total.
For all FHA loans	The seller and other interested parties can contribute up to 6% of the sales price or toward closing costs, prepaid expenses, discount points and other financing concessions.
For all USDA Loans	Max Seller contribution is 6% of the Sales Price toward the buyer's reasonable Closing Costs

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