

Max Seller Concessions by Loan Type

How much the seller can pay toward your costs on Conventional, FHA, VA, and Non-QM.



WHAT A SELLER CONCESSION IS

A seller credit at closing that pays the buyer's closing costs, prepaids, discount points, or a temporary buydown. Each program caps it as a percentage of the price (or appraised value if lower). Never cash back, and unused credit is lost, so we size it to your real costs first.

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MAX SELLER CREDIT BY PROGRAM

PROGRAM	MAX CREDIT	DETAILS
Conventional	3% / 6% / 9%	Under 10% down: 3%. 10% to 25% down: 6%. Over 25% down: 9%. Investment: 2%.
FHA	6%	Any down payment. Closing costs, prepaids, points, buydowns, upfront MIP.
VA	4% + closing costs	All normal closing costs, no cap, plus 4% in concessions (funding fee, prepaids, debt payoff).
Non-QM	Up to 6%	Bank statement, 1099, asset based, and DSCR investor loans. Lender specific; ask before you write the offer.

BEST USES FOR THE CREDIT

- ✓ Cover closing costs and keep your cash
- ✓ Fund a seller paid 2-1 temporary buydown
- ✓ Buy discount points for a permanent lower rate
- ✓ Prepay taxes and insurance for escrow
- ✓ Never counts toward the down payment

ASK FOR A CREDIT, NOT A PRICE CUT

A \$10,000 price cut saves about \$60 a month. The same \$10,000 as a credit can fund a 2-1 buydown or points and cut year one payments by hundreds.



Let's run your real numbers.

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Scan to see what a seller paid buydown does to your payment