



What are Seller Concessions? When home seller pays costs on the home buyer's behalf!

Title insurance, Processing fees, Origination fees, Inspection fees, Transfer taxes

These can differ with each financing type or transaction purpose. i.e. primary residence, second or vacation home or investment property.

FHA and Rural Development:

6% of the purchase price is the **MAXIMUM** seller concessions to be used for closing costs and prepaid items.

Conventional Financing:

6% **MAXIMUM** seller concessions for 10% or more down payment.

Less than 10% down payment, the **MAXIMUM** seller concessions is 3% of the purchase price.

20% or more as a down payment the **MAXIMUM** seller concessions is 9% of the purchase price.

Conventional Financing for an **investment property** will be **limited to 2%** of the purchase price.



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