

# MAXIMUM SELLER CONCESSIONS



Seller Concessions are allowable loan costs and/or closing costs the seller pays that are normally the responsibility of the buyer.

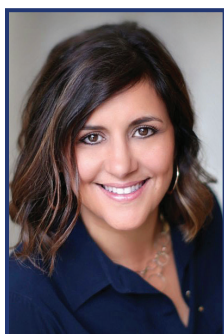
These concessions help reduce the amount of cash the buyer needs to close.

Occupancy Type	LTV/CLTV Ratio	Maximum Seller Concession
Principal residence or second home	Greater than 90%	3%
	75.01% - 90%	6%
	75% or less	9%
Investment property	All CLTV ratios	2%
FHA Loans	All CLTV ratios	6%
VA Loans	All CLTV ratios	4%

**CALL ME TODAY FOR DETAILS ON HOW WE CAN MAKE THIS WORK FOR YOU.**

Subject to product/program eligibility and approval. Other terms, conditions, and restrictions may apply. Does not represent actual savings, rates, or financing terms.

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