

How much can a seller pay toward closing costs?



Closing costs are the processing fees that are paid at the closing of a real estate transaction. Seller contribution amounts and usage depends on the type of loan.

Loan type	Occupancy	Down payment	Can be used towards	Max seller contribution
Conventional	Primary & Secondary	Up to 10%	Closing costs, prepaid items & discount points	3%
		10% - 25%	Closing costs, prepaid items & discount points	6%
		25% or more	Closing costs, prepaid items & discount points	9%
Conventional	Investment	20% or more	Closing costs, prepaid items & discount points	2%
FHA	Primary	3.5% or more	Closing costs, prepaid items & discount points	6%
VA	Primary	No requirement	Closing costs, prepaid items & discount points	4%
USDA	Primary	No requirement	Closing costs, prepaid items & discount points	6%

The above information is for educational purposes only.

Questions? Let's talk.



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