

# MAXIMUM SELLER CONTRIBUTION

Use the chart below to see how much money a seller can contribute to helping a client buy a home.



AGENCY	Maximum Seller Contribution Percentage	Non-Owner Occupied	Fannie Mae Homepath®
<b>Fannie Mae</b> B3-4.1-02 <b>Freddie Mac'</b> 5501.5	Owner Occupied LTV/CLTV	2% Maximum all LTV's	Follow standard maximums with the exception of LTV's over 90% allow up to 6% concessions
	90.01 or greater - 3%		
	75.01 to 90.00 - 6%		
	75.00 or less - 9%		
<b>FHA</b> 4000.1 II.A.4.(G)	6% Maximum all loans	Non Owner Occupied Is Not Allowed	Non Owner Occupied Is Not Allowed
<b>VA</b> Chapter 8 Topic 5	4% Closing cost & points Plus, up to 4% sales concession Total: 8% Maximum all loans	Non Owner Occupied Is Not Allowed	Non Owner Occupied Is Not Allowed
<b>USDA</b> HB-1-3555 Chapter 6	6% Maximum all loans  Closing cost can also be financed up to 100% of appraised value.	Non Owner Occupied Is Not Allowed	Non Owner Occupied Is Not Allowed

<sup>1</sup> Freddie Mac: There is no maximum financing concession limit if the seller is Freddie Mac. However, the concession may not exceed the borrower's actual closing costs. 12/2022

For all of your mortgage needs, call your trusted local lender today!



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