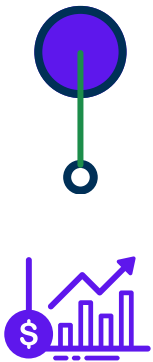


Seller Concessions & Down Payment Snapshot

In most cases, seller concessions can be applied toward 3rd party closing costs, prepaid items (such as property taxes, homeowner's insurance and mortgage interest) and discount points. They can also be used toward lender junk fees, but we don't charge those. They cannot be used towards the down payment portion of cash to close. This is not an offer to lend. Qualifications apply. Intended for Real Estate Industry Professional only, as education. NMLS #2133626



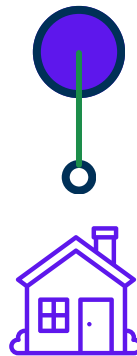
Investment

There is a **15%** minimum down payment and **2%** max seller concessions limit.



VA

There is a **0%** minimum down payment and **4% + 2 discount points** max seller concessions limit.



Conventional

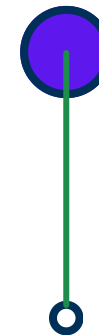
There is a **3%** minimum down payment (for FTHB, otherwise **5%**).

See chart for concessions:

3%+ down = **3%** max

10%+ down = **6%** max

25%+ down = **9%** max



FHA

There is a **3.5%** minimum down payment and **6%** max seller concessions limit.



USDA

There is a **0%** minimum down payment and **6%** max seller concessions limit.