

Subject: Updated Seller Contributions

Date: Tuesday, August 26, 2025 at 4:31:23 PM Mountain Daylight Time

From: Charlie Content

To: Melissa Gates



Hi Markie,

Borrowers can stretch their dollars further by taking advantage of maximum seller contributions and minimum down payments! Below are the details for each unique loan program:

FHA Loans – Owner Occupied

- ❖ Maximum Seller Contribution: 6%
- ❖ Minimum Down Payment of 3.5%

VA Loans – Owner Occupied

- ❖ Seller Contribution: Up to 100% of closing costs and up to 4% towards non-closing cost items (some restrictions apply)
- ❖ As Little As Zero Down Payment Required

USDA Loans – Owner Occupied

- ❖ Maximum Seller Contribution: 6%
- ❖ As Little As Zero Down Payment Required

Conventional Loans – Owner Occupied/Second Home

- ❖ Maximum Seller Contribution (Greater than 90% LTV): 3%
- ❖ Maximum Seller Contribution (75.01%-90% LTV): 6%
- ❖ Maximum Seller Contribution (75% LTV or less): 9%
- ❖ Minimum Down Payment of 3%

Conventional Loans – Investment Property

- ❖ Maximum Seller Contribution: 2%
- ❖ Minimum Down Payment of 15%

As you can see, there are a lot of moving parts that go into just how much seller contributions borrowers can get. If you have any questions or specific scenarios you want to run by me, feel free to reach out!

Thanks,
Charlie



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