

# SELLER CONCESSION

CHEAT SHEET  
FOR REALTORS®

**NATIONAL ASSOCIATION OF REALTORS® NAR Proposed Settlement**  
How does it affect you now? Call us to discuss from the Lending Perspective.

## Max Seller Contribution Per Loan Type Below

Loan Type	Property Type	Down Payment	Contribution Type	Max Seller Contribution	Buyer Agent Commission Paid by Seller
<b>Conv</b>	Primary & Secondary Home	Less than 10% 10-25% More than 25%	Closing costs, prepaid items, & discount points	3% 6% 9%	<b>NOT</b> part of the Max seller Contribution
<b>Conv</b>	Investment	15% or more	Closing costs, prepaid items, & discount points	2%	<b>NOT</b> part of the Max seller Contribution
<b>FHA</b>	Primary	3.5% or more	Closing costs, prepaid items, & discount points	6%	<b>NOT</b> part of the Max seller Contribution
<b>VA</b>	Primary		Closing costs & discount points Can include debt payoff & prepaid items	Unlimited up to 2 discount points 4%	<b>NOT</b> part of the Max seller Contribution <i>Note</i> Veteran can Pay for Commissions
<b>USDA*</b>	Primary		Closing costs, prepaid items, & discount points	6%	<b>NOT</b> part of the Max seller Contribution

\*Some state and county maximum loan amount restrictions may apply

**For more information, contact me today!**



**Matt Kelleher**  
Producing Branch Manager  
NMLS 999865  
Mobile: 860.302.2934  
matt@anchorpointmtg.com  
anchorpointmtg.com  
31 Liberty Street, Ste 209  
Southington, CT 06489

Scan to apply  
for financing



**ANCHOR POINT**  
MORTGAGE

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