

# SELLER CONCESSION

## CHEAT SHEET FOR REALTORS®

Loan Type	Property Type	Down Payment	Contribution Type	Max Seller Contribution
Conventional	Primary & Secondary Home	Less than 10%	Closing costs, prepaid items, & discount points	3%
		10-25%		6%
		More than 25%		9%
Conventional	Investment	15% or more	Closing costs, prepaid items, & discount points	2%
FHA	Primary	3.5% or more	Closing costs, prepaid items, & discount points	6%
VA	Primary		Closing costs & discount points	Unlimited up to 2 discount points
			Can include debt payoff & prepaid items	4%
USDA*	Primary		Closing costs, prepaid items, & discount points	6%

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

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



**Logan Sampsel**  
 Loan Officer | NMLS ID 1975016  
 V.I.P. Independent Mortgage, Inc.

(520) 275-0165  
[logan.sampsel@vipmtginc.com](mailto:logan.sampsel@vipmtginc.com)  
[logansampsel.vipmtginc.com/](http://logansampsel.vipmtginc.com/)

4025 Woodland Park Blvd. Suite 230  
 Arlington, TX 76013



V.I.P. Independent Mortgage, Inc. does Business in Accordance with Federal Fair Lending Laws. NMLS ID 145502. TX: SML Mortgage Banker Registration. V.I.P. Independent Mortgage, Inc. is not acting on behalf of or at the direction of the FHA/HUD or the Federal Government. This product or service has not been approved or endorsed by any governmental agency, and this offer is not being made by any agency of the government. V.I.P. Independent Mortgage, Inc. is approved to participate in FHA programs but the products and services performed by V.I.P. Independent Mortgage, Inc. are not coming directly from HUD or FHA. Information, rates, and programs are subject to change without notice. All products are subject to credit and property approval. Not all products are available in all states or for all loan amounts. Other restrictions may apply. This is not an offer to enter into an agreement. Not all customers will qualify. Equal Housing Lender. TX: SML Mortgage Banker Registration 145502