

The Value of Seller Concessions

Know your Options

BUYER'S ADVANTAGE

With seller concessions, you have more options at the closing table. Utilizing these funds to buy down your interest rate will give you increased purchasing power and a lower payment.

SELLER'S ADVANTAGE

By contributing financial assistance to the buyer at closing, they can now offer you the full asking price for the home. You will even see a net gain over a price reduction.

The Math*	Full Price Offer	Seller Concession	25k Price Reduction
List Price	\$600,000	\$600,000	\$575,000
Loan Amount	\$570,000	\$570,000	\$546,250
Rate	5.75%	5%	5.75%
APR	6.477%	5.646%	6.478%
Buyer Cash to Close	\$20,000	\$19,505	\$19,168
Seller Concession	\$0	\$12,825	\$0
Monthly PITI	\$4,431	\$4,169	\$4,250
Seller Net at Close	\$561,912	\$544,812	\$538,462

*The above example is provided for illustrative purposes only and does not represent presently available terms, conditions and/or pricing in the market. The assumptions and calculations in the above example are subject to change based on factors specific to each individual purchase/sale transaction.

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