



Fannie/Freddie/FHA/VA/USDA Maximum Seller Contribution Chart

With all the mortgage rules changes, I know it's difficult to keep updated on exactly how much money a seller can contribute to helping a client buy a home. Here's a handy chart that covers all the loan programs and the percentage the seller can pay.

	FNMA FHLMC	FHA	VA	USDA
Owner Occupied LTV/CLTV 90.01 or greater 75.01 to 90.00 75.00 or less	3% 6% 9%	6% Maximum all loans	4% Maximum all loans Note: Vet cannot pay closing fee or termite inspection	6% Maximum all loans Closing cost can also be financed up to 100% LTV based on appraised value.
Non-Owner Occupied	2% Maximum all LTV's	N/A	N/A	N/A
FNMA Homepath	Follow standard maximum's with the exception of LTV's over 90% allow up to 6% concessions	N/A	N/A	N/A

Provided to you courtesy of:

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