

how much can a seller pay towards closing costs?

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	n/a	closing costs, prepaid items, & discount points	unlimited (up to 2 discount points)
			can include debt payoff	4%
USDA	primary	n/a	closing costs, prepaid items, & discount points	6%



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