

# Maximum seller concessions

Learn the limits on this deal closer

Seller concessions are allowable loan costs and/or closing costs the seller pays that are typically the responsibility of the buyer.

These concessions help reduce the amount of cash the buyer needs to close.

OCCUPANCY TYPE	LTV/CLTV RATIO	MAXIMUM SELLER CONCESSION
Primary residence or secondary home	Greater than 90%	3%
	75.01% - 90%	6%
	75% or less	9%
Investment property	All CLTV ratios	2%
FHA loans	All CLTV ratios	6%
VA loans	All CLTV ratios	4%

Call me **today** for more information.

**Brian Hirono**

Sr. Mortgage Loan Advisor  
NMLS 2080525  
O: 808.352.7339  
M: 808.352.7339  
brian.hirono@ccm.com  
ccm.com/brian-hirono  
3555 Harding Ave, Suite 100  
Honolulu, HI 96813



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 1379257 CrossCountry Mortgage, LLC is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/FHA or the Federal government. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA loans.