

# 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	<b>\$600,000</b>	\$575,000
Loan Amount	\$570,000	<b>\$570,000</b>	\$546,250
Rate	5.75%	<b>5%</b>	5.75%
APR	6.477%	<b>5.646%</b>	6.478%
Buyer Cash to Close	\$20,000	<b>\$19,505</b>	\$19,168
Seller Concession	\$0	<b>\$12,825</b>	\$0
Monthly PITI	\$4,431	<b>\$4,169</b>	\$4,250
Seller Net at Close	\$561,912	<b>\$544,812</b>	\$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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