



INTERESTED PARTY CONTRIBUTIONS

	FNMA	FHLMC	FHA	VA	USDA
OWNER OCCUPIED MAX CONTRIBUTIONS ALLOWABLE	<p>LTV/CLTV ratio</p> <p>Greater than 90% = 3%</p> <p>75.01% to 90% = 6%</p> <p>75% or less = 9%</p>	<p>LTV/CLTV ratio</p> <p>Greater than 90% = 3%</p> <p>75.01% to 90% = 6%</p> <p>75% or less = 9%</p>	<p>Max 6%</p>	<p>100% customary closing costs, plus 4% of prepaids (taxes/insurance, all or portion of VA funding fee) and non-customary fees such as debt payoffs, down payment. VA also allows the seller, lender or any other party to contribute toward these fees and costs.</p>	<p>Max 6%</p>
SECOND HOME MAX CONTRIBUTIONS ALLOWABLE	<p>LTV/CLTV ratio</p> <p>Greater than 90% = 3%</p> <p>75.01% to 90% = 6%</p> <p>75% or less = 9%</p>	<p>LTV/CLTV ratio</p> <p>Greater than 90% = 3%</p> <p>75.01% to 90% = 6%</p> <p>75% or less = 9%</p>	<p>Max 6%</p> <p>(Second home purchase restrictive-must meet FHA guidelines)</p>	<p>N/A</p>	<p>N/A</p>
INVESTMENT MAX CONTRIBUTIONS ALLOWABLE	<p>2%</p>	<p>2%</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>
PAYABLE ITEMS ALLOWABLE	<p>Closing costs up to 30 days of mortgage interest charges, permanent and/or temporary interest rate buydowns, and up to 12 months HOA fees.</p> <p>Please contact the underwriting team for more details.</p>	<p>Closing costs up to 30 days of mortgage interest charges, permanent and/or temporary interest rate buydowns, and up to 12 months HOA fees.</p> <p>Please contact the underwriting team for more details.</p>	<p>Closing costs, all upfront mortgage insurance premium, mortgage protection insurance, mortgage interest for fixed mortgages, permanent and/or temporary interest rate buydowns and other payment supplements.</p> <p>Please contact the underwriting team for more details.</p>	<p>100% customary closing costs plus 4% of prepaids (taxes/insurance, all or portion of VA funding fee) and non-customary fees like debt payoffs, down payment VA allows the lender to contribute toward these fees and costs.</p> <p><i>Please contact the underwriting team for more details.</i></p>	<p>Closing costs, all or a portion of the upfront guarantee fee and permanent and/or temporary interest rate buydowns.</p> <p><i>Please contact the underwriting team for more details.</i></p>



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