

Seller Contribution / IPC Limits Chart

	Occupancy	LTV	Max Contribution Allowed	May Be Used For
Conventional (FNMA/DU & FHLMC/LPA)	Primary Res & 2nd Home	> 90%	3%	<ul style="list-style-type: none"> Closing Costs Prepays Discount Points Temporary Buy Downs*
	Primary Res & 2nd Home	75.01%-90%	6%	
	Primary Res & 2nd Home	≤ 75%	9%	
	Investment	All	2%	
FHA	Primary Res	All	6%	<ul style="list-style-type: none"> Closing Costs Prepays Discount Points Upfront MIP
VA	Primary Res	All	4%	<ul style="list-style-type: none"> Closing Costs Prepays Discounting Points VA Funding Fee Payoff Buyer's Debt
USDA	Primary Res	All	6%	<ul style="list-style-type: none"> Closing Costs Prepays Discount Points
Primary Jumbo	Primary Res & 2nd Home	All	6%	<ul style="list-style-type: none"> Closing Costs Prepays Discount Points
Expanded Jumbo	Primary Res & 2nd Home	> 80%	3%	<ul style="list-style-type: none"> Closing Costs Prepays Discount Points
	Primary Res & 2nd Home	≤ 80%	6%	

*See GHMC Snapshots for applicable agency for additional information. Also refer to GHMC Resources for Temporary Buydown Calculator.

Please contact your **Account Executive** for details.
 Call us today **800.467.3032** or visit us at **ghmc.com**



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