

Guide Section 5501.6 - Freddie Mac

For Loan Product Advisor ® Mortgages, Loan Product Advisor will determine the LTV ratio based on the purchase price or appraised value of the Mortgaged Premises and the dollar amount or value of sales concessions entered into Loan Product Advisor.

Seller Contribution Maximums for Conventional, FHA, VA, USDA | 2026

Fannie Mae and Freddie Mac are the two rule makers for conventional loans. They set maximum seller-paid closing costs that are different from other loan types such as FHA and VA. While seller-paid cost amounts are capped, the limits are very generous.

Max Seller Concession on Conventional Loans: Everything You Need To Know

But how much can a seller pay toward closing costs on a conventional loan? Let's take a deep dive into seller concessions and how they work with conventional financing.

Guide Selling

Selling: This segment includes requirements applicable to originating, underwriting, and selling eligible Mortgages (Series 4000 through 6000).

Interested Party Contributions (IPCs) | Fannie Mae

Typical fees and/or closing costs paid by a seller in accordance with local custom, known as common and customary fees or costs, are not subject to Fannie Mae maximum financing concessions.

Conventional Loan Seller Concession Maximums 2026: What You Need To Know

Keep in mind that the above only applies to conventional loans underwritten by Fannie Mae and Freddie Mac rules. Other maximum seller concessions are as follows. If for some reason you receive more seller concessions than conventional loans allow, you might consider changing a different loan type.

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This Bulletin announces 2026 conforming loan limits and updates related to information security, Seller/Servicer insurance, Freddie Mac Systems, resale restrictions, income and more.

Max Seller Concessions on Conventional Loans: What You Need To Know

Fannie Mae and Freddie Mac are the two rule makers for conventional loans. They set maximum seller-paid closing costs that are different from other loan types such as FHA and VA.

Guide Section 5306.1 - Freddie Mac

The new, user friendly Seller/Servicer Guide will make it significantly easier for you and your team to find, understand and share critical information.

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This segment has content common to both Sellers and Servicers and includes general contract terms (Series 1000 through 3000). This segment includes requirements applicable to originating, underwriting, and selling eligible Mortgages (Series 4000 through 6000).