

Structure Winning Offers in Minutes



Use these scenarios to help your buyer compete — and win
Deal Desk: Text your scenario anytime — same-day response

SECTION A — Maximum Allowable Seller Concession

Program	Max Allowable Seller Concession
Conventional	2% - 9% of purchase price
FHA	6% of purchase price
VA	4% + all closing costs
Jumbo	3% - 6% typical – varies by investor
Non-QM	3% - 6% typical – varies by investor

SECTION B — Rate Buy-Down Scenarios

A rate buy-down lowers the buyer’s monthly payment — paid upfront by the buyer or seller via concession. On a \$500k purchase price with 20% down...

Buy-Down Type	Rate Reduction	Est. Cost to Buy Down	Monthly Savings	Best For
Permanent (1pt)	~0.25%-0.5% lower	~1% of purchase price	~\$65-130/mo	Buyers who want certainty
2-1 Buy-Down	Yr1: -2%, Yr2: -1%	~1.8% of purchase price	~\$500/mo Yr1	Rising-income buyers.
1-0 Buy-Down	Yr1: -1% only	~0.6% of purchase price	~\$250/mo Yr1	Short-term relief needs
3-2-1 Buy-Down	Yr1: -3%, Yr2: -2%, Yr3: -1%	~3.5% of purchase price	~\$720/mo Yr1	Seller willing to make large concession

Estimates based on \$500K purchase with 20% down, loan amount \$400K.

SECTION C — Seller Concession Strategies

Strategy	Typical Range	How It Helps
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Seller pays closing costs and/or pre-paid items	1-3% of purchase price	Reduces cash needed at closing — lets buyer preserve down payment
Seller-funded rate buy-down	1-3.5% of purchase price	Lowers rate permanently or for first 1-3 years — reduces monthly payment
Seller pay closing costs, pre-paid items and rate buy down	Can get as much as 6-9% of purchase price depending on loan program	Most aggressive. Minimizes cash outlay to down payment and gets rate well below market

SECTION D — Offer Comparison Snapshot (seller nets the same)

	Option A — Clean Offer	Option B — Seller Concession Offer
Purchase Price	\$500,000	\$515,000 w/ \$15k seller concession
Down Payment	\$100,000 (20%)	\$103,000 (20%)
Interest Rate	6.50% (6.612% APR)	4.5% yr 1 with 2-1 buy down (6.612% APR)
Monthly P&I	\$2,528/mo.	\$2,087/mo. Yr 1
Cash to Close	\$104,000 with closing costs	\$103,000 (closing costs & buy down paid by seller)
Net Buyer Cost	Higher upfront, higher payment	\$440/mo. Lower monthly, \$1k less cash needed

Send me the scenario — I'll map it for you



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