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How to use seller credits to your advantage

A buyer's guide to negotiating smarter

A seller credit can do more for your monthly payment than a price cut of the same amount. Here's how buyers are using it in today's market.

Your strategy checklist

1. **Understand what a seller credit can cover.**
   Closing costs, prepaid items like insurance and taxes, and in many cases, discount points toward a rate buydown.
2. **Know what it typically can't cover.**
   In most cases, a seller credit cannot be used to meet your minimum required down payment.
3. **Know your caps.**
   Conventional loans often allow credits up to a percentage of price depending on your down payment; FHA, USDA, and VA each have their own limits. Your loan officer can confirm exact caps for your loan type.
4. **Ask for a credit instead of a price cut.**
   A dollar-for-dollar credit toward your costs can be more valuable to your monthly payment than the same amount off the purchase price.
5. **Use it to fund a temporary buydown.**
   Many buyers are pairing seller credits with a 2-1 buydown to ease into their payment in year one and two.
6. **Negotiate it as part of your offer — not an afterthought.**
   Bring it up with your agent before you write the offer, not after.
7. **Structure it properly.**
   Credits must be disclosed correctly on your contract and Closing Disclosure. Your lender and title company handle this together.

Thinking about asking for a seller credit? Let's talk through how much may make sense for your offer.

Want to know how much you could realistically negotiate? Let's talk through your specific scenario.

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