

# LET US SHOW YOU HOW TO:



## “BUILD IN” CLOSING COSTS INTO YOUR LOAN

A **Seller's Concession** (also known as **Financing the Closing Costs**) is the dollar amount of closing costs the seller agrees to pay from the price of the home. Some of the benefits are:

- **KEEP MONEY FOR HOME IMPROVEMENTS**
- **USE MONEY TO CONSOLIDATE DEBT & SAVE YOUR OVERALL MONTHLY EXPENSES**

### EXAMPLE:

• <b>SELLER WANTS</b>	<b>\$400,000</b>
• <b>SELLER CONCESSION</b>	<b>\$15,000</b>
• <b>NEGOTIATED SALES PRICE</b>	<b>\$415,000</b>

**PERCENTAGE OF DOWN PAYMENT IS ON THE SALES PRICE OF \$415,000, \$15,000 OF BUYER'S CLOSING COSTS ARE NOW BUILT INTO THE LOAN!**



## ACADEMY MORTGAGE CORP.

YOUR HOME LOAN BANKER™

**FARMINGDALE**  
105 Conklin St.  
Farmingdale, NY 11735  
**516.249.4800**  
NMLS #113791

**BELLMORE**  
108 Bedford Ave.  
Bellmore, NY 11710  
**516.504.3300**  
NMLS #857535

**HAUPPAUGE**  
750 Veterans Hwy. Ste. 100  
Hauppauge, NY 11788  
**631.227.8000**  
NMLS #1061699



Licensed Mortgage Banker - NYS Dept. of Financial Services, NMLS# 113791  
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