

Seller Credit Request Template

Use this template to structure a clear and compliant seller-credit ask. Always confirm max credit rules with lender and program.

Re: Request for Seller Credit toward Closing Costs

Following our inspection on _____, we identified the items listed below. In lieu of repairs prior to closing, we propose a seller credit applied toward buyer closing costs.

Requested Credit: \$_____ (or percentage: ____%)

Loan Type: Conventional / FHA / VA (circle one) — note credit caps may apply per program.

Summary of Items:

- 1) _____ — Estimated cost: \$_____
- 2) _____ — Estimated cost: \$_____
- 3) _____ — Estimated cost: \$_____

This approach simplifies closing logistics while allowing the buyer to address items post-closing.

Please reply by _____ so we can update the contract addenda accordingly.

Sincerely,

_____ (Buyer) _____ (Seller Agent)