



# VA Matrix

revised 5/3/2022

## **Cash to Close**

- Must have sufficient liquid assets to close

## **Minimum Borrower Investment**

- No minimum borrower investment is required for total loan amounts up to \$453,100 (subject to entitlement)
- For 2-4-unit dwellings, if the total loan amount is greater than the limit for a 1-unit dwelling, a down payment may be required. Refer to Maximum Total Loan Amount and LTV Limitations

## **Seller Contributions**

- Seller can pay 100% discount points and borrower's non-recurring closing costs
- Seller can provide an additional amount not to exceed 4% of the estimated reasonable value to assist the borrower's payment of prepaid expenses and funding fee