



**Interested Party Contributions (IPCs) / Seller Contributions**

Interested Parties may contribute up to **6 percent of the sales price** toward the borrower's origination fees, other closing costs and discount points, and payment of the UFMIP. IPCs that exceed actual origination fees, other closing costs, and discount points are considered an inducement to purchase. IPCs exceeding 6 percent are considered an inducement to purchase. IPCs may not be used for the borrower's MRI. Payment of real estate commissions or fees, typically paid by the seller under local or state law, or local custom, is not considered an IPC.