EDUCATIONAL GUIDE FOR MICHIGAN REALTORS

Five Financing Strategies That Could Help Your Next Listing

Five approaches you could discuss with a seller. Could-language only. Not a promise of an accepted offer or a quicker sale.

Shane Thomas, Senior Loan Officer | Ease Mortgage · NMLS #444451 · Company NMLS #2273319

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How to use this guide. These are educational talking points. None of them is a loan approval, a property eligibility determination, an appraisal, or a commitment to lend. This flyer does not state a down-payment amount or percentage, a rate, an APR, a monthly payment, or a loan term for any advertised product. Co-marketing and shared costs must follow RESPA Section 8 and brokerage and lender policies. Educational materials are not conditioned on referring business to Shane.

1. A concession credit toward eligible costs

How it could work. The contract price stays in place, and the seller credits a stated amount toward the buyer's eligible closing costs, prepaids, or, when allowed, a buydown. Program limits and actual eligible costs cap how much of that credit can be used. A concession generally cannot be applied to the buyer's down payment.

Tradeoffs. A credit can reduce cash to close for some buyers, but it does not lower the contract price the way a price cut does. Unused or excess credit typically cannot be paid in cash to the buyer. Appraisal and underwriting still have to support the contract.

Compliance notes. Interested-party contribution limits differ by program (Fannie Mae B3-4.1-02; FHA, VA, and USDA handbook or rule text). Confirm the cap and eligible uses on that file. This is not a recommendation to use a credit instead of a price change.

2. A seller-funded permanent or temporary buydown

How it could work. Part of a seller credit, when it fits program rules, could be used to fund discount points for a permanent rate reduction or a temporary buydown that steps the payment up over time. The loan officer has to price the structure with current terms before anyone treats it as available.

Tradeoffs. Pricing changes by lender and by day. A temporary buydown may be treated differently for qualifying than a permanent reduction. A shorter expected hold period can change whether the cost looks worthwhile in an illustration.

Compliance notes. Do not quote a rate, APR, or payment in advertising without the additional disclosures Regulation Z requires when triggering terms are used. Confirm points, qualifying treatment, and IPC caps with the lender before an offer is written.

3. Pre-listing property-condition prep for financing

How it could work. Before showings, a seller team could walk the property with FHA and VA minimum property standards in mind — safety, soundness, and sanitary or security items — and consider obvious issues such as inoperative utilities, missing handrails, or peeling paint on older homes. The goal is awareness, not a self-issued repair list.

Tradeoffs. Not every condition item becomes a required repair. Cosmetic wear is often outside MPR scope. Spending money up front does not mean a particular loan program will accept the property.

Compliance notes. Cite HUD Handbook 4000.1 (including property requirements in II.D) and VA Lender's Handbook Chapter 12. The appraiser and lender decide what is required. Do not tell a seller a property is eligible or ineligible.

4. Educating sellers on financing terms in offers

How it could work. When offers arrive, the listing agent can help the seller read the financing contingency, appraisal contingency, preapproval letter versus a prequalification, any requested concession, the loan type, the closing date, and earnest money. Shane can help explain how those pieces typically interact with underwriting. Compare the actual terms, not the program name alone.

Tradeoffs. A larger earnest deposit or a shorter contingency is not automatically a stronger offer once property standards, appraisal risk, and the buyer's file are considered. VA and FHA offers are not inherently weaker or stronger than conventional offers.

Compliance notes. Purchase-agreement language is a legal matter. Sellers should consult their agent and, when needed, their attorney. This is not legal advice and not a recommendation to accept or reject any offer.

5. Offering buyers payment education and a lender contact at showings

How it could work. At a showing or open house, the listing team could make educational payment and financing resources available and offer a way to reach a licensed loan officer. Resources should be free and not conditioned on referring business to Shane.

Tradeoffs. Some visitors already have a lender. Treat visitors consistently. Do not quote rates or payments on a flyer without a compliant review, and do not collect sensitive financial information on an unapproved form.

Compliance notes. Fair housing requires consistent treatment. Follow RESPA Section 8 on co-marketing and shared costs. Any sign-in or follow-up needs clear consent. See also the Open House Resource Center on Shane's site.



Shane Thomas Senior Loan Officer | Ease Mortgage
NMLS #444451 · Ease Mortgage, NMLS #2273319
586-260-2289 · sthomas@easemortgage.com
1050 Wilshire Dr, Suite 300, Troy, MI 48084

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Selected sources: Fannie Mae Selling Guide B3-4.1-02 and B4-1.3-06; HUD Handbook 4000.1; VA Lender's Handbook Chapters 8, 10 (Tidewater), and 12; 12 CFR 1026.19(f) and 1026.24. A fuller list appears on the Listing Support page.