



# FHA Rate Sheet

## Speed | Ease | Convenience

Note Rate	30 YR FIX		15 YR FIX		30 YR FIX High Balance		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750	100.723	100.598	101.473	101.348	98.873	98.748	100.348	100.223
5.875	101.140	101.015	101.890	101.765	99.290	99.165	100.765	100.640
6.000	101.526	101.401	102.276	102.151	99.676	99.551	101.151	101.026
6.125	101.873	101.748	102.623	102.498	100.023	99.898	101.498	101.373
6.250	101.063	100.938	101.813	101.688	99.213	99.088	100.688	100.563
6.375	101.400	101.275	102.150	102.025	99.550	99.425	101.025	100.900
6.500	101.692	101.567	102.442	102.317	99.842	99.717	101.317	101.192
6.625	101.940	101.815	102.690	102.565	100.090	99.965	101.565	101.440
6.750	101.399	101.274	102.149	102.024	99.549	99.424	101.024	100.899
6.875	101.650	101.525	102.400	102.275	99.800	99.675	101.275	101.150
7.000	101.862	101.737	102.612	102.487	100.012	99.887	101.487	101.362
7.125	102.039	101.914	102.789	102.664	100.189	100.064	101.664	101.539

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 680 - 719	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 550-599	(2.000)
FICO < 550	(2.750)
Other Adjusters	
Amount \$150K-\$199,999	(0.250)
Amount ≤ \$149,999	(0.500)
25 Year	0.125
20 Year	0.250
Condo (LR and HR)	(0.250)
FHA Streamline/IRRRL (2nd Home or Non Owner)	(0.500)
Manufactured Home	(1.000)
Loan Fees	
Underwriting Fee	\$1,095
Underwriting Fee (streamline)	\$595
Admin Fee	\$99
Doc Review Fee (Texas only)	\$150
Lock Extension Fee / Min 7 Days. (30 Day Max Extension)	0.250
Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	

**FHA Product**  
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