



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	100.536	100.411	101.286	101.161	98.686	98.561	100.161	100.036
5.875	100.952	100.827	101.702	101.577	99.102	98.977	100.577	100.452
6.000	101.338	101.213	102.088	101.963	99.488	99.363	100.963	100.838
6.125	101.685	101.560	102.435	102.310	99.835	99.710	101.310	101.185
6.250	101.220	101.095	101.970	101.845	99.370	99.245	100.845	100.720
6.375	101.556	101.431	102.306	102.181	99.706	99.581	101.181	101.056
6.500	101.848	101.723	102.598	102.473	99.998	99.873	101.473	101.348
6.625	102.096	101.971	102.846	102.721	100.246	100.121	101.721	101.596
6.750	102.071	101.946	102.821	102.696	100.221	100.096	101.696	101.571
6.875	102.322	102.197	103.072	102.947	100.472	100.347	101.947	101.822
7.000	102.534	102.409	103.284	103.159	100.684	100.559	102.159	102.034
7.125	102.711	102.586	103.461	103.336	100.861	100.736	102.336	102.211

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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