



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	98.817	98.692	99.567	99.442	96.967	96.842	98.442	98.317
5.875	99.234	99.109	99.984	99.859	97.384	97.259	98.859	98.734
6.000	99.620	99.495	100.370	100.245	97.770	97.645	99.245	99.120
6.125	99.966	99.841	100.716	100.591	98.116	97.991	99.591	99.466
6.250	99.860	99.735	100.610	100.485	98.010	97.885	99.485	99.360
6.375	100.196	100.071	100.946	100.821	98.346	98.221	99.821	99.696
6.500	100.489	100.364	101.239	101.114	98.639	98.514	100.114	99.989
6.625	100.737	100.612	101.487	101.362	98.887	98.762	100.362	100.237
6.750	100.774	100.649	101.524	101.399	98.924	98.799	100.399	100.274
6.875	101.025	100.900	101.775	101.650	99.175	99.050	100.650	100.525
7.000	101.237	101.112	101.987	101.862	99.387	99.262	100.862	100.737
7.125	101.414	101.289	102.164	102.039	99.564	99.439	101.039	100.914

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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