



Effective Date **11/23/2022**
8:00 AM

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	99.054	98.929	99.804	99.679	96.351	96.226	98.679	98.554
5.875	99.558	99.433	100.308	100.183	96.855	96.730	99.183	99.058
6.000	100.039	99.914	100.789	100.664	97.336	97.211	99.664	99.539
6.125	100.502	100.377	101.252	101.127	97.799	97.674	100.127	100.002
6.250	99.678	99.553	100.428	100.303	96.975	96.850	99.303	99.178
6.375	100.131	100.006	100.881	100.756	97.428	97.303	99.756	99.631
6.500	100.569	100.444	101.319	101.194	97.866	97.741	100.194	100.069
6.625	100.934	100.809	101.684	101.559	98.230	98.105	100.559	100.434
6.750	100.232	100.107	100.982	100.857	97.529	97.404	99.857	99.732
6.875	100.609	100.484	101.359	101.234	97.905	97.780	100.234	100.109
7.000	100.950	100.825	101.700	101.575	98.246	98.121	100.575	100.450
7.125	101.257	101.132	102.007	101.882	98.554	98.429	100.882	100.757

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 700 - 719	0.125
FICO 680 - 699	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 580-599	(2.250)
FICO < 580	(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	\$76
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
714-598-1430
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Lock Desk Information
877-203-0890
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Lock Desk Hours 10:00-4:00 Central Time

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