



# VA Rate Sheet

Speed | Ease | Convenience

Effective Date	2/3/2023
	8:00 AM

Note Rate	30 YR FIX		15 YR FIX		30 YR FIX High Bal		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750	100.317	100.192	101.067	100.942	98.317	98.192	99.942	99.817
5.875	100.733	100.608	101.483	101.358	98.733	98.608	100.358	100.233
6.000	101.119	100.994	101.869	101.744	99.119	98.994	100.744	100.619
6.125	101.466	101.341	102.216	102.091	99.466	99.341	101.091	100.966
6.250	101.110	100.985	101.860	101.735	99.110	98.985	100.735	100.610
6.375	101.446	101.321	102.196	102.071	99.446	99.321	101.071	100.946
6.500	101.739	101.614	102.489	102.364	99.739	99.614	101.364	101.239
6.625	101.987	101.862	102.737	102.612	99.987	99.862	101.612	101.487
6.750	101.899	101.774	102.649	102.524	99.899	99.774	101.524	101.399
6.875	102.150	102.025	102.900	102.775	100.150	100.025	101.775	101.650
7.000	102.362	102.237	103.112	102.987	100.362	100.237	101.987	101.862
7.125	102.539	102.414	103.289	103.164	100.539	100.414	102.164	102.039

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.	

**VA Product**  
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