



# VA Rate Sheet

Speed | Ease | Convenience

Effective Date	3/17/2023
	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	100.573	100.448	101.323	101.198	98.723	98.598	100.198	100.073
5.875	100.990	100.865	101.740	101.615	99.140	99.015	100.615	100.490
6.000	101.376	101.251	102.126	102.001	99.526	99.401	101.001	100.876
6.125	101.723	101.598	102.473	102.348	99.873	99.748	101.348	101.223
6.250	100.913	100.788	101.663	101.538	99.063	98.938	100.538	100.413
6.375	101.250	101.125	102.000	101.875	99.400	99.275	100.875	100.750
6.500	101.542	101.417	102.292	102.167	99.692	99.567	101.167	101.042
6.625	101.790	101.665	102.540	102.415	99.940	99.815	101.415	101.290
6.750	101.249	101.124	101.999	101.874	99.399	99.274	100.874	100.749
6.875	101.500	101.375	102.250	102.125	99.650	99.525	101.125	101.000
7.000	101.712	101.587	102.462	102.337	99.862	99.737	101.337	101.212
7.125	101.889	101.764	102.639	102.514	100.039	99.914	101.514	101.389

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**  
**714-598-1430**  
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