



VA Rate Sheet

Speed | Ease | Convenience

Effective Date	3/31/2023
	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	100.386	100.261	101.136	101.011	98.536	98.411	100.011	99.886
5.875	100.802	100.677	101.552	101.427	98.952	98.827	100.427	100.302
6.000	101.188	101.063	101.938	101.813	99.338	99.213	100.813	100.688
6.125	101.535	101.410	102.285	102.160	99.685	99.560	101.160	101.035
6.250	101.070	100.945	101.820	101.695	99.220	99.095	100.695	100.570
6.375	101.406	101.281	102.156	102.031	99.556	99.431	101.031	100.906
6.500	101.698	101.573	102.448	102.323	99.848	99.723	101.323	101.198
6.625	101.946	101.821	102.696	102.571	100.096	99.971	101.571	101.446
6.750	101.921	101.796	102.671	102.546	100.071	99.946	101.546	101.421
6.875	102.172	102.047	102.922	102.797	100.322	100.197	101.797	101.672
7.000	102.384	102.259	103.134	103.009	100.534	100.409	102.009	101.884
7.125	102.561	102.436	103.311	103.186	100.711	100.586	102.186	102.061

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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Lock Desk Information
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Lock Desk Hours 10:00-4:00 Central Time

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