



VA Rate Sheet

Speed | Ease | Convenience

Effective Date	5/25/2023
	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	98.667	98.542	99.417	99.292	96.817	96.692	98.292	98.167
5.875	99.084	98.959	99.834	99.709	97.234	97.109	98.709	98.584
6.000	99.470	99.345	100.220	100.095	97.620	97.495	99.095	98.970
6.125	99.816	99.691	100.566	100.441	97.966	97.841	99.441	99.316
6.250	99.710	99.585	100.460	100.335	97.860	97.735	99.335	99.210
6.375	100.046	99.921	100.796	100.671	98.196	98.071	99.671	99.546
6.500	100.339	100.214	101.089	100.964	98.489	98.364	99.964	99.839
6.625	100.587	100.462	101.337	101.212	98.737	98.612	100.212	100.087
6.750	100.624	100.499	101.374	101.249	98.774	98.649	100.249	100.124
6.875	100.875	100.750	101.625	101.500	99.025	98.900	100.500	100.375
7.000	101.087	100.962	101.837	101.712	99.237	99.112	100.712	100.587
7.125	101.264	101.139	102.014	101.889	99.414	99.289	100.889	100.764

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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