



# VA Rate Sheet

Speed | Ease | Convenience

Note Rate	30 YR FIX		15 YR FIX		30 YR FIX High Bal		30 YR FIX IRRL	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
6.625	100.790	100.640	101.790	101.640	100.040	99.890	100.790	100.640
6.750	100.984	100.834	101.984	101.834	100.234	100.084	100.984	100.834
6.875	101.109	100.959	102.109	101.959	100.359	100.209	101.109	100.959
7.000	101.359	101.209	102.359	102.209	100.609	100.459	101.359	101.209
7.125	101.609	101.459	102.609	102.459	100.859	100.709	101.609	101.459
7.250	101.734	101.584	102.734	102.584	100.984	100.834	101.734	101.584
7.375	101.904	101.754	102.904	102.754	101.154	101.004	101.904	101.754
7.500	102.074	101.924	103.074	102.924	101.324	101.174	102.074	101.924
7.625	102.244	102.094	103.244	103.094	101.494	101.344	102.244	102.094
7.750	102.414	102.264	103.414	103.264	101.664	101.514	102.414	102.264
7.875	102.584	102.434	103.584	103.434	101.834	101.684	102.584	102.434
8.000	102.754	102.604	103.754	103.604	102.004	101.854	102.754	102.604
8.125	102.924	102.774	103.924	103.774	102.174	102.024	102.924	102.774
8.250	103.094	102.944	104.094	103.944	102.344	102.194	103.094	102.944

FICO Price Adjustments	
FICO ≥ 720	0.375
FICO 680 - 719	0.250
FICO 660 - 679	0.125
FICO 640-659	0.000
FICO 620-639	0.000
FICO 600 - 619	(0.750)
FICO 580 - 599	(1.000)
FICO < 580	(2.500)

Other Adjusters	
Amount >\$1,500,000	(1.875)
Amount \$1,000,000 - \$1,499,999	(1.375)
Amount \$726,201 - \$999,999	(0.875)
Amount \$150K-\$726,200	0.000
Amount \$90,000 - \$149,999	(0.250)
Amount \$50,000 - \$89,999	(0.500)
Amount Below \$50,000	(1.000)
Cashout	(0.250)
90%+ LTV Cashout	(1.750)
20 Year	(0.250)
Condo (LR and HR)	(0.250)
IRRRL (2nd Home or Non Owner)	(1.000)
2-4 Unit	(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)	0.125
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

State Adjustments									
State	ADJ	State	ADJ	State	ADJ	State	ADJ	State	ADJ
AL	(0.080)	HI	0.051	MN	0.018	OR	(0.060)		
AR	0.034	IA	(0.023)	MT	(0.003)	PA	0.129		
AZ	(0.118)	ID	(0.093)	NC	(0.006)	RI	(0.139)		
CA	(0.101)	IL	0.009	NE	0.044	SC	(0.035)		
CO	(0.126)	IN	(0.011)	NH	0.040	TN	(0.024)		
CT	0.069	KS	(0.019)	NJ	0.144	TX	0.081		
DC	0.001	LA	(0.250)	NM	(0.013)	UT	(0.158)		
DE	0.083	MD	0.073	NV	(0.111)	VA	0.068		
FL	0.084	ME	(0.120)	OH	0.074	WA	(0.040)		
GA	(0.007)	MI	(0.001)	OK	0.090	WI	(0.011)		

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