



# 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     | 100.321   | 100.171 | 101.321   | 101.171 | 99.571             | 99.421  | 100.321        | 100.171 |
| 6.750     | 100.624   | 100.474 | 101.624   | 101.474 | 99.874             | 99.724  | 100.624        | 100.474 |
| 6.875     | 100.999   | 100.849 | 101.999   | 101.849 | 100.249            | 100.099 | 100.999        | 100.849 |
| 7.000     | 101.374   | 101.224 | 102.374   | 102.224 | 100.624            | 100.474 | 101.374        | 101.224 |
| 7.125     | 101.499   | 101.349 | 102.499   | 102.349 | 100.749            | 100.599 | 101.499        | 101.349 |
| 7.250     | 101.624   | 101.474 | 102.624   | 102.474 | 100.874            | 100.724 | 101.624        | 101.474 |
| 7.375     | 101.909   | 101.759 | 102.909   | 102.759 | 101.159            | 101.009 | 101.909        | 101.759 |
| 7.500     | 102.069   | 101.919 | 103.069   | 102.919 | 101.319            | 101.169 | 102.069        | 101.919 |
| 7.625     | 102.229   | 102.079 | 103.229   | 103.079 | 101.479            | 101.329 | 102.229        | 102.079 |
| 7.750     | 102.389   | 102.239 | 103.389   | 103.239 | 101.639            | 101.489 | 102.389        | 102.239 |
| 7.875     | 102.549   | 102.399 | 103.549   | 103.399 | 101.799            | 101.649 | 102.549        | 102.399 |
| 8.000     | 102.709   | 102.559 | 103.709   | 103.559 | 101.959            | 101.809 | 102.709        | 102.559 |
| 8.125     | 102.869   | 102.719 | 103.869   | 103.719 | 102.119            | 101.969 | 102.869        | 102.719 |
| 8.250     | 103.029   | 102.879 | 104.029   | 103.879 | 102.279            | 102.129 | 103.029        | 102.879 |

| 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.<br>(30 Day Max extension)                         | 0.125   |
| Use 30YR FIX High Balance Pricing<br>for Loan Amount > County<br>Conforming Limit. |         |

VA Product  
714-598-1430  
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Lock Desk Information  
877-203-0890  
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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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