



# VA Rate Sheet

Speed | Ease | Convenience

Effective Date	11/23/2022
	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	98.804	98.679	99.554	99.429	96.101	95.976	98.429	98.304
5.875	99.308	99.183	100.058	99.933	96.605	96.480	98.933	98.808
6.000	99.789	99.664	100.539	100.414	97.086	96.961	99.414	99.289
6.125	100.252	100.127	101.002	100.877	97.549	97.424	99.877	99.752
6.250	99.428	99.303	100.178	100.053	96.725	96.600	99.053	98.928
6.375	99.881	99.756	100.631	100.506	97.178	97.053	99.506	99.381
6.500	100.319	100.194	101.069	100.944	97.616	97.491	99.944	99.819
6.625	100.684	100.559	101.434	101.309	97.980	97.855	100.309	100.184
6.750	99.982	99.857	100.732	100.607	97.279	97.154	99.607	99.482
6.875	100.359	100.234	101.109	100.984	97.655	97.530	99.984	99.859
7.000	100.700	100.575	101.450	101.325	97.996	97.871	100.325	100.200
7.125	101.007	100.882	101.757	101.632	98.304	98.179	100.632	100.507

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 700 - 719	0.125
FICO 680 - 699	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 580-599	(2.250)
FICO < 580	(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	\$76
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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**Lock Desk Hours 10:00-4:00 Central Time**

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