



# VA Rate Sheet

Speed | Ease | Convenience

Effective Date	1/24/2023
	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	99.553	99.428	100.303	100.178	96.850	96.725	99.178	99.053
5.875	99.955	99.830	100.705	100.580	97.252	97.127	99.580	99.455
6.000	100.315	100.190	101.065	100.940	97.612	97.487	99.940	99.815
6.125	100.622	100.497	101.372	101.247	97.919	97.794	100.247	100.122
6.250	100.235	100.110	100.985	100.860	97.531	97.406	99.860	99.735
6.375	100.528	100.403	101.278	101.153	97.825	97.700	100.153	100.028
6.500	100.768	100.643	101.518	101.393	98.065	97.940	100.393	100.268
6.625	100.952	100.827	101.702	101.577	98.249	98.124	100.577	100.452
6.750	100.904	100.779	101.654	101.529	98.201	98.076	100.529	100.404
6.875	101.101	100.976	101.851	101.726	98.397	98.272	100.726	100.601
7.000	101.254	101.129	102.004	101.879	98.551	98.426	100.879	100.754
7.125	101.382	101.257	102.132	102.007	98.679	98.554	101.007	100.882

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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