



# 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
7.125	101.843	101.693	102.843	102.693	101.093	100.943	101.843	101.693
7.250	101.984	101.834	102.984	102.834	101.234	101.084	101.984	101.834
7.375	102.134	101.984	103.134	102.984	101.384	101.234	102.134	101.984
7.500	102.334	102.184	103.334	103.184	101.584	101.434	102.334	102.184
7.625	102.534	102.384	103.534	103.384	101.784	101.634	102.534	102.384
7.750	102.654	102.504	103.654	103.504	101.904	101.754	102.654	102.504
7.875	102.774	102.624	103.774	103.624	102.024	101.874	102.774	102.624
8.000	102.894	102.744	103.894	103.744	102.144	101.994	102.894	102.744
8.125	103.014	102.864	104.014	103.864	102.264	102.114	103.014	102.864
8.250	103.134	102.984	104.134	103.984	102.384	102.234	103.134	102.984
8.375	103.254	103.104	104.254	104.104	102.504	102.354	103.254	103.104
8.500	103.374	103.224	104.374	104.224	102.624	102.474	103.374	103.224
8.625	103.494	103.344	104.494	104.344	102.744	102.594	103.494	103.344
8.750	103.614	103.464	104.614	104.464	102.864	102.714	103.614	103.464

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)

**VA Product**  
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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)		

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.	

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