



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 |
| 5.375 | 98.643 | 98.493 | 99.643 | 99.493 | 97.893 | 97.743 | 98.643 | 98.493 |
| 5.500 | 98.956 | 98.806 | 99.956 | 99.806 | 98.206 | 98.056 | 98.956 | 98.806 |
| 5.625 | 99.318 | 99.168 | 100.318 | 100.168 | 98.568 | 98.418 | 99.318 | 99.168 |
| 5.750 | 99.637 | 99.487 | 100.637 | 100.487 | 98.887 | 98.737 | 99.637 | 99.487 |
| 5.875 | 99.999 | 99.849 | 100.999 | 100.849 | 99.249 | 99.099 | 99.999 | 99.849 |
| 6.000 | 100.393 | 100.243 | 101.393 | 101.243 | 99.643 | 99.493 | 100.393 | 100.243 |
| 6.125 | 100.593 | 100.443 | 101.593 | 101.443 | 99.843 | 99.693 | 100.593 | 100.443 |
| 6.250 | 100.765 | 100.615 | 101.765 | 101.615 | 100.015 | 99.865 | 100.765 | 100.615 |
| 6.375 | 100.953 | 100.803 | 101.953 | 101.803 | 100.203 | 100.053 | 100.953 | 100.803 |
| 6.500 | 101.153 | 101.003 | 102.153 | 102.003 | 100.403 | 100.253 | 101.153 | 101.003 |
| 6.625 | 101.353 | 101.203 | 102.353 | 102.203 | 100.603 | 100.453 | 101.353 | 101.203 |
| 6.750 | 101.453 | 101.303 | 102.453 | 102.303 | 100.703 | 100.553 | 101.453 | 101.303 |
| 6.875 | 101.753 | 101.603 | 102.753 | 102.603 | 101.003 | 100.853 | 101.753 | 101.603 |
| 7.000 | 101.853 | 101.703 | 102.853 | 102.703 | 101.103 | 100.953 | 101.853 | 101.703 |

| 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
714-598-1430
info@homexmortgage.com
www.homexmortgage.com

Lock Desk Information
877-203-0890
lockdesk@homexmortgage.com
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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