

<b>VA Funding Fee Chart</b>			
<b>Purchase</b>			
<b>Type of Veteran / Military Status</b>	<b>Down Payment</b>	<b>Percentage for First Time Use</b>	<b>Percentage for Subsequent Use</b>
Regular Reserves or National Guard	None	2.30%	3.60%
	5% or more (up to 10%)	1.65%	1.65%
	10% or more	1.40%	1.40%
Disabled Veteran	Exempt	0.00%	0.00%
<b>Cash-out Refinance</b>			
Regular Reserves or National Guard	All LTVs	2.30%	3.60%
<b>IRRRL</b>			
<b>Type of Loan</b>	<b>Percentage for either type of veteran whether first time or subsequent use</b>		
IRRRL	0.50% (unless veteran is exempt)		
<p align="center"><b>Funding Fee Calculations</b></p> <ul style="list-style-type: none"> <li>• All loans EXCEPT IRRRLS - Apply the appropriate funding fee percentage to the loan amount</li> <li>• IRRRLs - Calculate the funding fee by completing VA Form 26-8923-VA Interest Rate Reduction Refinancing Worksheet</li> <li>• Joint Loans: Apply the appropriate funding fee percentage to any portion of the loan allocable to a veteran using his/her entitlement who is not exempt from the funding fee.</li> </ul> <p><sup>2</sup> The established rates listed above are good through January 1, 2022.</p>			