

# VA FUNDING FEES

## Purchase, Construction, or Non-IRRRL Refinance Loan

Type of Military Service	Down Payment	Percentage for 1st-Time Use	Percentage for Subsequent Use
Active Duty**, Reserves, National Guard	None	2.3%	3.6%*
	5% or More	1.65%	1.65%
	10% or More	1.4%	1.4%

Note: Reduced fees only apply to purchase loans with a down payment of at least 5%

\* If the Veteran's only prior use of entitlement was for a manufactured home loan, the higher subsequent use fee does **not** apply.

\*\* Active Duty includes Reserves and National Guard ordered to active service that meets the eligibility requirements for their era of service ([https://www.benefits.va.gov/homeloans/purchaseco\\_eligibility.asp](https://www.benefits.va.gov/homeloans/purchaseco_eligibility.asp)). Active service does **NOT** include active duty for training

## Other Types of Loans

Loan Type	Percentage for 1st-Time and Subsequent Use
Interest Rate Reduction Refinance Loan (IRRRL)	0.5%
Loan Assumption	0.5%
Manufactured Home Loan ( <b>not</b> permanently affixed)	1.0%
Native American Direct Loan (NADL)	1.25%
Native American Direct Loan (NADL) Refinance Loan	0.5%
Vendee Direct Loan	2.25%