

VA FUNDING FEES

Purchases

Type	Down Payment	Military	Reservist/National Guard
Initial use of entitlement	Less than 5%	2.15%	2.4%
Second or subsequent use	Less than 5%	3.3%	3.3%
Initial use of entitlement or Second or subsequent use	Between 5%-10%	1.5%	1.75%
Initial use of entitlement or Second or subsequent use	More than 10%	1.25%	1.5%

Refinances

Transaction Type	Down Payment	Military	Reservist/National Guard
Initial use of entitlement	Not Applicable	2.15%	2.4%
Second or subsequent use	Not Applicable	3.30%	3.3%

Interest Rate Reduction Refinance Loan and Assumptions

Military or Reservist/National Guard	IRRRLs	Manufactured Homes - Not Permanently Affixed	Loan Assumption
Any Veteran regardless of first time or subsequent use	0.50%	1.0%	0.50%