

FHA Rate Sheet

Note Rate	30 YR FIX		15 YR Fix		30 YR FIX High Balance		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
3.500	95.616	95.491	96.366	96.241	93.350	93.225	95.241	95.116
3.625	96.121	95.996	96.871	96.746	93.855	93.730	95.746	95.621
3.750	97.152	97.027	97.902	97.777	94.886	94.761	96.777	96.652
3.875	97.641	97.516	98.391	98.266	95.375	95.250	97.266	97.141
4.000	98.116	97.991	98.866	98.741	95.850	95.725	97.741	97.616
4.125	98.580	98.455	99.330	99.205	96.314	96.189	98.205	98.080
4.250	99.121	98.996	99.871	99.746	96.856	96.731	98.746	98.621
4.375	99.549	99.424	100.299	100.174	97.283	97.158	99.174	99.049
4.500	99.964	99.839	100.714	100.589	97.699	97.574	99.589	99.464
4.625	100.346	100.221	101.096	100.971	98.081	97.956	99.971	99.846
4.750	100.392	100.267	101.142	101.017	98.126	98.001	100.017	99.892
4.875	100.741	100.616	101.491	101.366	98.476	98.351	100.366	100.241
5.000	101.036	100.911	101.786	101.661	98.771	98.646	100.661	100.536
5.125	101.273	101.148	102.023	101.898	99.007	98.882	100.898	100.773
5.250	100.864	100.739	101.614	101.489	98.598	98.473	100.489	100.364
5.375	101.080	100.955	101.830	101.705	98.814	98.689	100.705	100.580
5.500	101.301	101.176	102.051	101.926	99.035	98.910	100.926	100.801
5.625	101.285	101.160	102.035	101.910	99.019	98.894	100.910	100.785

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 700 - 719	0.125
FICO 680 - 699	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 580-599	(2.250)
FICO < 580	(2.750)
Other Adjusters	
Amount \$150K-\$199,999	(0.250)
Amount ≤ \$149,999	(0.500)
25 Year	0.125
20 Year	0.250
Condo (LR and HR)	(0.250)
FHA Streamline/IRRRL (2nd Home or Non Owner)	(0.500)
Manufactured Home	(1.000)
FHA Special	0.750

Loan Fees	
Underwriting Fee	\$1,095
Underwriting Fee (streamline)	\$595
Admin Fee	\$76
Doc Review Fee (Texas only)	\$150
Lock extension fee / min 7 days	
(30 day max)	0.250

FHAProduct
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Lock Desk Hours 10:00-4:00 Central Time



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