

Loan Fee Structure for VA-Guaranteed Loans		
	Veteran	Reservist/National Guard
First Time Use		
Downpayment		
Less than 5 percent ¹		
* November 18, 2011 through November 21, 2011	1.40%	1.65%
* November 22, 2011 through September 30, 2016	2.15%	2.40%
At least 5 percent but less than 10 percent		
* November 18, 2011 through November 21, 2011	0.75%	1.00%
* November 22, 2011 through September 30, 2016	1.50%	1.75%
10 percent or more		
* November 18, 2011 through November 21, 2011	0.50%	0.75%
* November 22, 2011 through September 30, 2016	1.25%	1.50%
Second and Subsequent Use		
Downpayment		
Less than 5 percent ¹		
* November 18, 2011 through November 21, 2011	2.80%	2.80%
* November 22, 2011 through September 30, 2016	3.30%	3.30%
At least 5 percent but less than 10 percent		
* November 18, 2011 through November 21, 2011	0.75%	1.00%
* November 22, 2011 through September 30, 2016	1.50%	1.75%
10 percent or more		
* November 18, 2011 through November 21, 2011	0.50%	0.75%
* November 22, 2011 through September 30, 2016	1.25%	1.50%
Refinancing Loans		
Interest Rate Reduction	0.50%	0.50%
Other		
Assumptions	0.50%	0.50%
Service-connected Veterans	0.00%	0.00%

¹ includes 'Cash-Out' Refinancing loans