

Loan Fee Rates

Note:

*The following rates apply to loans closing on or after January 1, 2020, through April 7, 2023.

*Down payment amounts are not rounded up.

Type of Loan	Down Payment	First-Time Use	Subsequent Use
Purchase and Construction Loans	Less than 5%	2.30%	3.60%
	At least 5%, but less than 10%	1.65%	1.65%
	10% or more	1.40%	1.40%
Cash-Out Refinancing Loans	n/a	2.30%	3.60%

Other Loan Types	Rate
Interest Rate Reduction Refinancing Loans	0.50%
Loan Assumptions	0.50%
Native American Direct Loans (non-IRRRL)	1.25%