

Rate Sheet Announcement

IMPORTANT Effective Tuesday, January 24, 2012, the below will be in effect.

Government Program Adjustments			
Credit Score	FHA	VA	USDA
>=700 (excluding FHA streamline)	(0.250)	0.250	(0.375)
660-699		0.375	
640-659 (FRM & ARM)	1.000	1.375	1.000
Loan Amount	FHA	VA	USDA
>\$600,000	-	0.500	
\$70,000 - \$99,999	0.125	0.125	0.125
\$50,000 - \$69,999	0.375	0.375	0.375