



Save even more on a VA LOAN

VA Fundings Fees have decreased

The U.S Department of Veterans Affairs (VA) announced reduced funding fees for purchase, construction, and cash-out refinance loans guaranteed by the VA.

VA PURCHASE LOANS		
	Down Payment Amount	Funding Fee percentage
First Use	Less than 5%	2.15%
	5% or more	1.5%
	10% or more	1.25%
Subsequent Use	Less than 5%	3.3%
	5% or more	1.5%
	10% or more	1.25%

VA CASH-OUT REFINANCE	
	Funding Fee %
First Use	2.15%
Subsequent Use	3.3%

CHANGES EFFECTIVE JANUARY 1, 2025 SAVINGS WILL VARY BY EACH INDIVIDUAL LOAN



Faramarz Moeen-Ziai
NMLS342090
415.377.1147
fmzteam@fmzloans.com
fmzloans.com



Agent Name
Realtor®
Team/Brokerage
111.111.1111
Agent Email
Agent Website
(Agent Logo)



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