

Funding Fee Tables

Purchase And Construction Loans

The enactment of Public Law 112-56 established funding fee rates at the levels in the following tables. Public Law 115-182 extended these rates through September 30, 2028.

Type of Veteran	Down payment	Percentage for First time Use	Percentage for Subsequent Use
Regular Military	None	2.15%	3.3% *
	5% or more	1.50%	1.50%
	10% or more	1.25%	1.25%
Reserves/National Guard	None	2.4%	3.3% *
	5% or more	1.75%	1.75%
	10% or more	1.5%	1.5%

Cash-Out Refinancing Loans:

Note: There are no reduced funding fees for regular refinances based on equity. Reduced fees only apply to purchase loans where a down payment of at least 5 percent is made.

Type of Veteran	Percentage for First Time Use	Percentage for Subsequent Use
Regular Military	2.15%	3.3% *
Reserves/National Guard	2.4%	3.3% *

*The higher subsequent use fee does not apply to these types of loans if the Veteran's only prior use of entitlement was for a manufactured home loan.

Type of Loan	Percentage for Either Type of Veteran Whether First Time or Subsequent Use
IRRRLs	.50%
Manufactured Home Loans (NOT permanently affixed)	1.00%
Loan Assumptions	.50%