



VA Funding Fee Chart

updated 11-22-11

Use Type	Down Payment	Veteran	Reservist/ Guard
First Time Use	Less than 5% 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%
Second and Subsequent	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%
	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%
IRRRL	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%
Assumptions	N/A	0.50%	0.50%