

VA Funding Fee Chart

The Funding Fee is calculated by looking at 5 different factors: Loan amount, loan type (Purchase or Refinance), type of service, down payment (if any) and prior VA loan use. Take a look at the charts below to see how the VA funding fee varies based on these factors.

Purchase - First Time Use		
Down Payment	Active Duty/Retired	Guard/Reserve
\$0 Down	2.15%	2.40%
5-10% Down	1.50%	1.75%
10% or More	1.25%	1.50%
Purchase - Additional Use		
Down Payment	Active Duty/Retired	Guard/Reserve
\$0 Down	3.30%	3.30%
5-10% Down	1.50%	1.75%
10% or More	1.25%	1.50%
Cashout Refinance		
VA Usage	Active Duty/Retired	Guard/Reserve
1st Time Use	2.15%	2.40%
Additional Use	3.30%	3.30%
IRRL (Interest Rate Reduction Loan)		
VA Usage	Active Duty/Retired	Guard/Reserve
1st Time Use	0.5%	0.5%
Additional Use	0.5%	0.5%

How the Funding Fee is Paid

The funding fee doesn't need to be 'paid' separately and is typically rolled into the loan. This is a big benefit to borrowers looking to take advantage of the \$0 down benefit of the VA loan. Not only do borrowers not need to put anything down, but they can also finance the VA funding fee as well.

VA Funding Fee Exemption

Borrowers are exempt from paying the funding fee if they receive any disability payments from the VA or are considered at least 10% disabled.