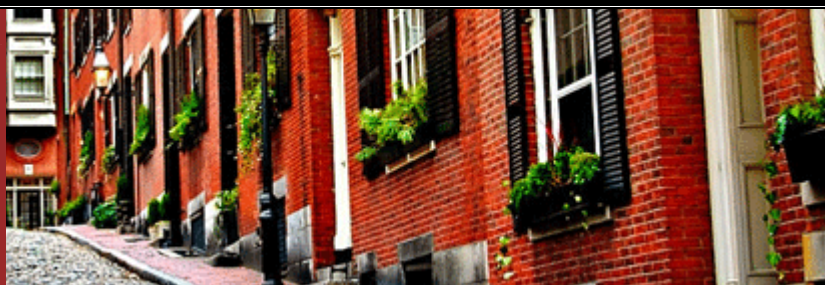


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Summary

Continue to use the Current VA Funding Fee Schedule

Detailed Requirements

Given that the VA expects Congress to extend the current funding fee requirements by end of day November 18, 2011 -or shortly thereafter, continue to disclose and close VA loans with the current (higher) level of VA Funding Fees. **DO NOT USE THE LOWER FEES.**

In the event that lower funding fees do apply, we will refund any overage according to VA requirements.

Current Funding Fee Schedule

Loan Type	Veteran Type	Down Payment Percent	First Time Use	Subsequent Use
Purchase	Regular Military	0-4.99%	2.15%	3.30%
		5.0-9.99%	1.50%	1.50%
		10% or more	1.25%	1.25%
Purchase	Reserves/National Guard	0-4.99%	2.40%	3.30%
		5.0-9.99%	1.75%	1.75%
		10% or more	1.50%	1.50%
Cash Out refinance	Regular Military	N/A	2.15%	3.30%
Cash Out Refinance	Reserves/National Guard	N/A	2.40%	3.30%
IRRRL	All	N/A	0.50%	0.50%

Locks/Pipeline

Applies to all VA loans

Questions

If you have any questions, please contact your Community Banker.

Home Savings of America
35 East Broadway Little Falls, MN 56345

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