

Type of Veteran	Down payment	% for 1 <sup>st</sup> time use	% for subsequent use
Regular Military	None	2.15%	3.3%
	5% or more	1.50%	1.5%
	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%
IRRRLs	.50%	.50%	.50%
Loan Assumptions	.50%	.50%	.50%