

**EXHIBIT A**

<b>Loan Fee Structure for Guaranteed Loans</b>		
	<b>Veteran</b>	<b>Reservist/National Guard</b>
<b>First Time Use</b>		
Down payment:		
Less than 5 percent*:		
- October 1, 2004 until October 1, 2011	2.15%	2.40%
- On or after October 1, 2011	1.40%	1.65%
At least 5 percent but less than 10 percent:		
- Before October 1, 2011	1.50%	1.75%
- On or after October 1, 2011	0.75%	1.00%
10 percent or more:		
- Before October 1, 2011	1.25%	1.50%
- On or after October 1, 2011	0.50%	0.75%
<b>Second and Subsequent Use</b>		
Down payment:		
Less than 5 percent*:		
- October 1, 2007 until October 1, 2011	3.30%	3.30%
- October 1, 2011 until October 1, 2012	2.80%	2.80%
- October 1, 2012 until October 1, 2013	2.15%	2.15%
- On or after October 1, 2013	1.25%	1.25%
At least 5 percent but less than 10 percent:		
- Before October 1, 2011	1.50%	1.75%
- On or after October 1, 2011	0.75%	1.00%
10 percent or more:		
- Before October 1, 2011	1.25%	1.50%
- On or after October 1, 2011	0.50%	0.75%
<b>Refinancing Loans</b>		
Interest rate reduction	0.50%	0.50%
<b>Other</b>		
Assumptions	0.50%	0.50%
Service-connected Veterans	0.00%	N/A

*\*Includes "Cash-out" Refinancing Loans*