

Full Mortgage Rates

October 17, 2025

| Program | Conv? | Rate | Term | Points | Down Payment | APR* | Payment per \$1000 |
|--|------------------------|-------|------|--------|------------------------|--------|-----------------------|
| 30 Year Fixed Conventional | Y | 6.250 | 30 | 0.00 | 5% Minimum% | 6.355% | 6.60 |
| 20 Year Fixed Conventional | Y | 5.999 | 20 | 0.00 | 5% Minimum% | 6.134% | 8.17 |
| 15 Year Fixed Conventional | Y | 5.875 | 15 | 0.00 | 5% Minimim% | 6.042% | 9.99 |
| 1% Down Conventional | Y | 6.875 | 360 | 0.00 | 1% Minimum 80% AMI% | 6.988% | 6.96 |
| Jumbo | Y | 6.625 | 360 | 0.00 | 20% Minimum% | 6.735% | 6.81 |
| Home Possible | 1st Time Homebuyers | 6.125 | 30 | 0.00 | 3% Minimum% | 6.205% | 6.53 |
| FHA Down Payment Assistance Program | N | 7.500 | 30 | 0.00 | 3.5% Minimum% | 8.155% | 7.34 |
| FHA 30 Year Fixed | N | 5.999 | 30 | 0.00 | 3.5% Minimum% | 6.793% | 6.45 |
| VA 30 Year Fixed | N | 5.999 | 30 | 0.00 | 0 Minimum% | 6.091% | 6.45 |
| Invest 75% LTV | N | 6.999 | 30 | 0.00 | .25% Minimum% | 7.113% | 7.19 |
| USDA | N | 5.999 | 30 | 0.00 | 0 Minimum% | 6.422% | 6.45 |
| FHA 5/1 Arm | N | 5.750 | 30 | .250 | 3.5% Minimum% | 6.582% | 6.32 |
| VA 5/1 Arm | N | 5.750 | 30 | .250 | 0 Minimum% | 6.114% | 6.32 |

*APR - the annual percentage rate is based on a loan size of \$300,000 All rates are subject to change at anytime
All loans are in partnership with Allanach/Mortgage Group Corporation