

Selective Mortgage Rates

February 16, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
Home Possible	Y	5.875	30	0.00	6.078%	5.953%	5.99
FHA Down Payment Assistance Program	Y	7.250	30	0.00	3.5 Minimum%	7.901%	6.99
FHA 30 Year Fixed	N	5.750	30	0.00	3.5% Minimum%	6.384%	5.84
VA 30 Year Fixed	N	5.750	30	0.00	0% Minimum%	5.825%	5.84
Invest 75% LTV	N	6.375	30	1.00	25% Minimum%	6.536%	6.24
USDA	N	5.750	30	0.00	0% Minimum%	6.078%	5.84
Bank Statement Program	N	6.999	30	1.00	20% Minimum%	7.103%	6.65
DSCR	N	6.999	30	.500	20% Minimum%	7.133%	6.65

*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