



Full Mortgage Rates

February 03, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
30 Year Fixed Conventional	Y	5.999	30	0.00	5% Minimum%	6.078%	5.99
20 Year Fixed Conventional	Y	5.999	20	.250	5% Minimum%	6.106%	7.16
15 Year Fixed Conventional	Y	5.625	15	0.00	5% Minimum%	5.731%	8.24
Jumbo	Y	6.500	360	0.00	20% Minimum%	6.586%	6.32
Home Possible	1st Time Homebuyers	5.999	30	0.00	3% Minimum%	6.078%	5.99
FHA Down Payment Assistance Program	N	7.500	30	0.00	3.5% Minimum%	8.155%	6.99
FHA 30 Year Fixed	N	5.750	30	0.00	3.5% Minimum%	6.380%	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