



## Federal Mortgage Rate

February 03, 2026

| Program                             | Conv? | Rate  | Term | Points | Down Payment  | APR*   | Payment per \$1000 |
|-------------------------------------|-------|-------|------|--------|---------------|--------|--------------------|
| 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               |
| USDA                                | N     | 5.750 | 30   | 0.00   | 0% Minimum%   | 6.078% | 5.84               |
| FHA Down Payment Assistance Program | N     | 7.500 | 30   | 0.00   | 3.5 Minimum%  | 8.155% | 6.99               |

\*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