



Full Mortgage Rates

July 05, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
30 Year Fixed Conventional	Y	6.375	30	0.00	5% Minimum%	6.473%	6.24
20 Year Fixed Conventional	Y	6.250	20	0.00	5% Minimum%	6.364%	7.31
15 Year Fixed Conventional	Y	5.999	15	0.00	5% Minimum%	6.120%	8.43
Jumbo	Y	6.500	360	0.00	20% Minimum%	6.600%	6.32
Home Possible	1st Time Homebuyers	6.250	30	0.00	3% Minimum%	6.346%	6.16
FHA Down Payment Assistance Program	N	6.875	30	0.00	3.5% Minimum%	7.535%	6.51
FHA 30 Year Fixed	N	5.999	30	0.00	3.5% Minimum%	6.646%	5.99
VA 30 Year Fixed	N	5.999	30	0.00	0 Minimum%	6.090%	5.99
Invest 75% LTV	N	7.00	30	.50	.25% Minimum%	7.149%	6.65
USDA	N	5.999	30	0.00	0 Minimum%	6.444%	5.99
Bank Statement Program	N	7.750	30	1.00	20% Minimum%	7.997%	7.25
DSCR	N	6.875	30	.500	20% Minimum%	6.996%	6.57

*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