



Full Mortgage Rates

April 16, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
30 Year Fixed Conventional	Y	6.250	30	0.00	5% Minimum%	6.323%	6.16
20 Year Fixed Conventional	Y	6.250	20	0.00	5% Minimum%	6.336%	7.31
15 Year Fixed Conventional	Y	5.750	15	0.00	5% Minimum%	5.845%	8.30
Jumbo	Y	6.500	360	0.00	20% Minimum%	6.576%	6.32
Home Possible	1st Time Homebuyers	6.250	30	0.00	3% Minimum%	6.323%	6.616
FHA Down Payment Assistance Program	N	7.625	30	0.00	3.5% Minimum%	8.270%	7.08
FHA 30 Year Fixed	N	5.875	30	0.00	3.5% Minimum%	6.497%	5.92
VA 30 Year Fixed	N	5.99	30	0.00	0 Minimum%	6.059%	5.99
Invest 75% LTV	N	6.875	30	1.00	.25% Minimum%	7.037%	6.57
USDA	N	5.99	30	0.00	0 Minimum%	6.412%	5.99
Bank Statement Program	N	7.500	30	1.00	20% Minimum%	7.676%	6.99
DSCR	N	6.875	30	.500	20% Minimum%	6.996%	6.57
FHA 5/1 Arm	N	5.250	3.0	1.00	3.5 Minimum%	5.936%	5.52

*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