



## Federal Mortgage Rate

April 16, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
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
USDA	N	5.99	30	0.00	0% Minimum%	6.413%	5.99
FHA Down Payment Assistance Program	N	7.625	30	0.00	3.5 Minimum%	8.270%	7.08
FHA 5/1 Arm	N	5.250	30	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