

Federal Mortgage Rate

October 28, 2025

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
FHA 30 Year Fixed	N	5.625	30	0.00	3.5% Minimum%	6.435%	5.76
VA 30 Year Fixed	N	5.625	30	0.00	0% Minimum%	5.721%	5.76
USDA	N	5.750	30	0.00	0% Minimum%	6.303%	5.811
FHA Down Payment Assistance Program	N	7.250	30	0.00	3.5 Minimum%	8.036%	7.34
FHA 5/1 Arm	N	5.750	30	.250	3.5% Minimum%	6.582%	6.32
VA 5/1 Arm	N	5.750	30	.250	0 Minimum%	6.114%	6.32

*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