



Nevada Rural Housing | Home At Last Program | Rate Sheet

Effective Date: 4/14/2025

Rate Lock (to Lender)	Purchase By
70 Days	06/23/25

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
Par Option	0%	6.750%	100.00%	+ 1.50%	= 101.50%
	2%	7.250%			
	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
EDGE Options	0%	6.250%	98.00%	+ 1.50%	= 99.50%
	3%	7.000%			
	4%	7.250%			

CONVENTIONAL 30-Year Fixed Rate Home Loans (Freddie Mac or Fannie Mae)

	Borrower Assistance ⁽¹⁾	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
Par Option	0%	7.000%	7.125%	100.00%	+ 1.50%	= 101.50%
	2%	7.500%	7.625%			
	Borrower Assistance ⁽¹⁾	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
EDGE Options	0%	6.625%	6.750%	98.00%	+ 1.50%	= 99.50%
	3%	7.250%	7.375%			
	4%	7.500%	7.625%			

(1) All Borrower Assistance is a 2nd mortgage with a 5-year term (at 0% interest, deferred, forgiven at maturity).

(2) Servicer will purchase loan from Lender at Loan Price plus Lender Compensation (SRP) of 1.50%.

See Administrator Guidelines for all Program details.

Contact for questions: HAL@nvrural.org or 833-464-2568 (toll-free)