



Nevada Rural Housing | Home At Last Program | Rate Sheet

Effective Date: 5/9/2025

Rate Lock (to Lender)	Purchase By
70 Days	07/18/25

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾		Lender SRP		Purchase Price ⁽²⁾
Par Option	0%	6.625%	100.00%	+	1.50%	=	101.50%
	2%	7.250%					
	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾		Lender SRP		Purchase Price ⁽²⁾
PRR Options							
<i>Borrower pays two points ³</i>	0%	6.125%	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⁾
PRR Options								
<i>Borrower pays two points ³</i>	0%	6.500%	6.625%	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%.

(3) Borrower may obtain points from Seller, Builder, or other outside source. Points not provided by HFA or Servicer.

See Administrator Guidelines for all Program details.

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