



## Nevada Rural Housing | Home At Last Program | Rate Sheet

Effective Date: 7/25/2025

Rate Lock (to Lender)	Purchase By
70 Days	10/03/25

### GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance <sup>(1)</sup>	Loan Rate	Loan Price <sup>(2)</sup>	Lender SRP	Purchase Price <sup>(2)</sup>
Par Option	0% 2%	6.625% 7.125%	100.00%	+	1.50% = 101.50%
PRR Options	Borrower Assistance <sup>(1)</sup>	Loan Rate	Loan Price <sup>(2)</sup>	Lender SRP	Purchase Price <sup>(2)</sup>
<i>Borrower pays one point <sup>3</sup></i>	0% 3% 4%	6.375% 7.125% 7.625%	99.00%	+	1.50% = 100.50%
<i>Borrower pays two points <sup>3</sup></i>	0% 3% 4%	6.125% 6.875% 7.125%	98.00%	+	1.50% = 99.50%

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

	Borrower Assistance <sup>(1)</sup>	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI	Loan Price <sup>(2)</sup>	Lender SRP	Purchase Price <sup>(2)</sup>
Par Option	0% 2%	6.875% 7.375%	7.000% 7.500%	100.00%	+	1.50% = 101.50%
PRR Options	Borrower Assistance <sup>(1)</sup>	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI	Loan Price <sup>(2)</sup>	Lender SRP	Purchase Price <sup>(2)</sup>
<i>Borrower pays two points <sup>3</sup></i>	0% 3% 4%	6.375% 7.125% 7.375%	6.500% 7.250% 7.500%	98.00%	+	1.50% = 99.50%

(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)