



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

Effective Date: 8/15/2025

Rate Lock (to Lender)	Purchase By
70 Days	10/24/25

### 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>
<b>Par Option</b>	0%	6.375%	100.00%	+	1.50%	=	<b>101.50%</b>
	2%	7.000%					
	Borrower Assistance <sup>(1)</sup>	Loan Rate	Loan Price <sup>(2)</sup>		Lender SRP		Purchase Price <sup>(2)</sup>
<b>PRR Options</b>							
<i>Borrower pays one point <sup>3</sup></i>	0%	6.125%	99.00%	+	1.50%	=	<b>100.50%</b>
	3%	7.000%					
	4%	7.250%					
<i>Borrower pays two points <sup>3</sup></i>	0%	5.875%	98.00%	+	1.50%	=	<b>99.50%</b>
	3%	6.625%					
	4%	7.000%					

### 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>
<b>Par Option</b>	0%	6.750%	6.750%	100.00%	+	1.50%	=	<b>101.50%</b>
	2%	7.250%	7.375%					
	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>
<b>PRR Options</b>								
<i>Borrower pays two points <sup>3</sup></i>	0%	6.250%	6.250%	98.00%	+	1.50%	=	<b>99.50%</b>
	3%	6.875%	7.000%					
	4%	7.250%	7.375%					

- (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)