



Nevada Rural Housing | Home At Last Program | Rate Sheet

Effective Date: 11/6/2025

Rate Lock (to Lender)	Purchase By
70 Days	01/15/26

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
Par Option	0% 2%	6.250% 7.000%	100.00%	+ 1.50%	= 101.50%
PRR Options	Borrower Assistance ⁽¹⁾	Loan Rate	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
<i>Borrower pays one point ³</i>	0% 3% 4%	5.750% 7.000% 7.250%	99.00%	+ 1.50%	= 100.50%
<i>Borrower pays two points ³</i>	0% 3% 4%	5.500% 6.625% 7.000%	98.00%	+ 1.50%	= 99.50%

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% 2%	6.500% 7.125%	6.625% 7.250%	100.00%	+ 1.50%	= 101.50%
PRR Options	Borrower Assistance ⁽¹⁾	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI	Loan Price ⁽²⁾	Lender SRP	Purchase Price ⁽²⁾
<i>Borrower pays two points ³</i>	0% 3% 4%	5.875% 6.750% 7.125%	6.000% 6.875% 7.250%	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)