



Effective Date: 12/31/2025

Rate Lock	Purchase By
70 Days	03/11/26

RURAL ROCKS PROGRAM

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance ⁽¹⁾	Use of Assistance	Loan Rate
Option 1	\$20,000	DPA	6.125%
Option 2	\$20,000	DPA + 2% Discount	5.500%



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

	Borrower Assistance ⁽¹⁾	Use of Assistance	Fannie/Freddie =<80% AMI	Fannie Mae >80% AMI
Option 1	\$20,000	DPA	6.375%	6.500%
Option 2	\$20,000	DPA + 2% Discount	5.750%	5.875%

Rural Rocks loans are available to borrowers who meet credit, household income (below 150% AMI), residency (at least one borrower as a Nevada resident 6 months prior to reservation) and occupational requirements (Essential Workers). See Program Guidelines for full program details and list of allowable occupations.

[1] Borrower Assistance is a \$20,000 2nd lien with a 30-year term (at 0% interest, deferred, forgiven at maturity).

Option 1: Borrower receives all \$20,000 to use toward down payment and closing costs.

Option 2: Borrower pays 2 points (2%) from the \$20,000 to lower the interest rate, and the remainder of the assistance may be used toward down payment and closing costs.



UNASSISTED LOANS for Purchase or Refinance

Loan Type	Loan Rate
FHA, VA, USDA-RD	6.250%
Fannie Mae OR Freddie Mac; incomes =<80% AMI	6.375%
Fannie Mae; incomes > 80% AMI	6.500%

In all programs, Servicer will purchase loan from Lender at 100.00% less Discount (if any) plus Lender Compensation (SRP) of 1.50%.

Contact for questions: HAL@nvrural.org