



Effective Date: **1/7/2026**

Rate Lock	Purchase By
70 Days	03/18/26

## RURAL ROCKS PROGRAM

### GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance <sup>(1)</sup>	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 <sup>(1)</sup>	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%.

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