NEVADA RURAL HOUSING

Effective Date:	3/18/2026
Rate Lock	**Purchase By**
70 Days	05/27/26

RURAL ROCKS PROGRAM

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance [1]	Use of Assistance	Loan Rate
Option 1	**$20,000**	**DPA**	**6.000%**
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**	**5.875%**	**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 Guildelines 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.

HOME AT LAST™ BY NEVADA RURAL HOUSING

UNASSISTED LOANS for Purchase or Refinance

Loan Type	Loan Rate
FHA, VA, USDA-RD	**6.250%**
Fannie Mae OR Freddie Mac; incomes =<80% AMI	**6.500%**
Fannie Mae; incomes > 80% AMI	**6.750%**

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