



Effective Date: 5/29/2026

| Rate Lock | Purchase By |
|-----------|-------------|
| 70 Days | 08/07/26 |

RURAL ROCKS PROGRAM



GOVERNMENT 30-Year Fixed Rate Home Loans

| | Borrower Assistance ⁽¹⁾ | Use of Assistance | Loan Rate |
|----------|------------------------------------|-------------------|-----------|
| Option 1 | \$20,000 | DPA | 6.250% |
| Option 2 | \$20,000 | DPA + 2% Discount | 5.750% |

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 | 6.625% | 6.750% |
| Option 2 | \$20,000 | DPA + 2% Discount | 6.125% | 6.250% |

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 | 6.375% |
| Fannie Mae OR Freddie Mac; incomes =<80% AMI | 6.750% |
| 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