NEVADA RURAL HOUSING

Effective Date:	9/2/2026
Rate Lock	Purchase By
70 Days	11/11/26

RURAL ROCKS PROGRAM

RURAL ROCKS $20K

GOVERNMENT 30-Year Fixed Rate Home Loans

	Borrower Assistance [1]	Use of Assistance	Loan Rate
Option 1	$20,000	DPA	6.500%
Option 2	$20,000	DPA + 2% Discount	6.125%

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	6.875%	7.000%
Option 2	$20,000	DPA + 2% Discount	6.500%	6.625%

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	6.625%
Fannie Mae OR Freddie Mac; incomes =<80% AMI	7.000%
Fannie Mae; incomes > 80% AMI	7.125%

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