NEVADA RURAL HOUSING

PROGRAM UPDATE

Date: October 26, 2026
Update No.: 2026-04

Reservation to Purchase Timeline Update

Summary:

Loans reserved through the eHousingPlus system under the Home At Last™ and Rural Rocks $20K programs must be purchased by the applicable servicer within **60 calendar days of the loan reservation date**.

The 60-day period begins on the date of loan reservation and ends when the loan is purchased by the servicer. Within this timeframe, the loan must be closed, receive program compliance approval, and satisfy all applicable servicer requirements necessary for purchase.

Effective Date:

This change applies to all loans reserved on or after November 2, 2026.

Additional Information:

If a loan is not purchased within the initial 60-day period, an automatic 30-day extension will be applied at a cost of 0.25% of the loan amount. Additional 30-day extensions may be granted with prior approval from Nevada Rural Housing (NRH), with each extension subject to an additional fee of 0.25% of the loan amount.

Launchpad Programs: This change does not apply to Launchpad or Launchpad for First-Time Homebuyers. Both programs will retain their existing 70-day reservation-to-purchase timeline, with a one-time 30-day extension available for a fee of $375.

Visit HomeAtLastLenders.org for additional program information.

Questions:

Contact HAL@NVRural.org.