



Contact Secondary department for extensions or questions

Nevada Rural Housing: Rural Rocks						
Government					Loan Level Price Adjustments	
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount	2% discount*	2 Units (0.500) Manufactured Home (0.500)
FHA, VA, USDA: Rural Rocks	30 Yr	620	\$20,000	Rate 7.125%	Rate 6.500%	
Conventional					Commitment Management	
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount	2% discount*	Rate Lock 60 Days 30 Day Extension (0.250)
FNMA / FHLMC =<80% AML: Rural Rocks	30 Yr	620	\$20,000	Rate 7.250%	Rate 6.750%	
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	No discount	2% discount*	
FNMA only >80% AML: Rural Rocks	30 Yr	620	\$20,000	Rate 7.375%	Rate 6.875%	
*For options with a 2% Discount, 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						
Nevada Rural Housing: Home at Last						
Government					Loan Level Price Adjustments	
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		2 Units (0.500) Manufactured Home (0.500)
FHA, VA, USDA: Home At Last	-	620	0%	7.125%		
Conventional					Commitment Management	
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		Rate Lock 60 Days 30 Day Extension (0.250)
FNMA / FHLMC =<80% AML: Home At Last	-	620	0%	7.250%		
30 Year Fixed Products	DPA Type	Min FICO	Assistance*	Rate		
FNMA only >80% AML: Home At Last	-	620	0%	7.375%		
Other Information						
Rate	Above rates are funded at Loan Price (100,000 or 98,000), plus Lender SRP and applicable LLPA(s). Rate lock is offered for 60 days. Seller must deliver the full loan package (Credit & Legal) on or before 11:59pm ET on the lock expiration date.					
Rural Rocks Assistance	Assistance for all 2nd lien products is due on sale or refinancing or forgiven upon maturity. Assistance will be funded by the lender and reimbursed upon purchase by the master servicer.					
Discount and Lender Comp	In all programs, Servicer will purchase loan from Lender at 100.00% less Discount (if any) plus Lender Compensation (SRP) of 1.50%.					
Guidelines	See Administrator Guidelines for income limits, eligible areas, homebuyer education requirements, and other details.					
Availability of Rates	Rate populated as N/A indicates the level of DPA assistance is not supported by current market conditions.					