NEVADA RURAL HOUSING

Effective Date: 11/25/2026

Rate Lock	Purchase By
60 Days	01/24/27

HOME AT LAST™ BY NEVADA RURAL HOUSING

UNASSISTED LOANS for Purchase or Refinance

Loan Type	Loan Rate
FHA, VA, USDA-RD	**7.125%**
Fannie Mae OR Freddie Mac; incomes =<80% AMI	**7.375%**
Fannie Mae; incomes > 80% AMI	**7.500%**

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