

## Selective Mortgage Rates

October 11, 2025

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
Home Possible	Y	6.125	30	0.00	3% Minimum%	6.205%	6.53
FHA Down Payment Assistance Program	Y	7.500	30	0.00	3.5 Minimum%	8.115%	7.34
FHA 30 Year Fixed	N	5.99	30	0.00	3.5% Minimum%	6.793%	6.45
VA 30 Year Fixed	N	5.99	30	0.00	0% Minimum%	6.091%	6.45
Invest 75% LTV	N	6.99	30	0.00	25% Minimum%	7.113%	7.03
USDA	N	5.99	30	0.00	0% Minimum%	6.541%	6.45
FHA 5/1 Arm	N	5.750	30	.250	3.5% Minimum%	6.582%	6.32
VA 5/1 Arm	N	5.750	30	.250	0 Minimum%	6.114%	6.32

\*APR - the annual percentage rate is based on a loan size of \$300,000

All rates are subject to change at anytime

All loans are in partnership with Allanach/Mortgage Group Corporation