Tobacco Valley Teachers FCU
NMLS #: 415585

Full Mortgage Rates

October 30, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per $1000
30 Year Fixed Conventional	Y	6.999	30	0.00	5% Minimum%	7.098%	6.65
20 Year Fixed Conventional	Y	6.999	20	0.00	5% Minimum%	7.115%	7.75
15 Year Fixed Conventional	Y	6.500	15	0.00	5% Minimim%	6.637%	8.71
Jumbo	Y	7.500	360	0.00	20% Minimum%	7.616%	6.99
Home Possible	1st Time Homebuyers	6.999	30	0.00	3% Minimum%	7.098%	6.65
FHA Down Payment Assistance Program	N	7.750	30	0.00	3.5% Minimum%	8.179%	6.99
FHA 30 Year Fixed	N	6.875	30	0.00	3.5% Minimum%	7.535%	6.57
VA 30 Year Fixed	N	6.875	30	0.00	0 Minimum%	6.979%	6.57
Invest 75% LTV	N	7.599	30	1.000	.25% Minimum%	7.804%	7.06
USDA	N	6.875	30	0.00	0 Minimum%	7.334%	6.57
Bank Statement Program	N	7.875	30	.500	20% Minimum%	8.02%	7.25
DSCR	N	7.500	30	.500	20% Minimum%	7.659%	6.99

*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