

## Selective Mortgage Rates

October 24, 2025

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
Home Possible	Y	5.875	30	0.00	3% Minimum%	5.976%	5.92
FHA Down Payment Assistance Program	Y	7.250	30	0.00	3.5 Minimum%	8.036%	7.34
FHA 30 Year Fixed	N	5.625	30	0.00	3.5% Minimum%	6.435%	5.76
VA 30 Year Fixed	N	5.625	30	0.00	0% Minimum%	5.721%	5.76
Invest 75% LTV	N	6.625	30	.250	25% Minimum%	6.760%	6.40
USDA	N	6.750	30	0.00	0% Minimum%	6.541%	6.45
FHA 5/1 Arm	N	5.750	30	.250	3.5% Minimum%	6.303%	5.811
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