



Luso Federal Credit Union
NMLS #: 255907

Federal Mortgage Rate

January 30, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
FHA 30 Year Fixed	N	5.750	30	0.00	3.5% Minimum%	6.380%	5.84
VA 30 Year Fixed	N	5.750	30	0.00	0% Minimum%	5.825%	5.84
USDA	N	5.750	30	0.00	0% Minimum%	6.078%	5.84
FHA Down Payment Assistance Program	N	7.500	30	0.00	3.5 Minimum%	8.155%	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