Cencap Credit Union
NMLS #: 422905

Full Mortgage Rates

November 12, 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%	6.99
20 Year Fixed Conventional	Y	6.625	20	0.00	5% Minimum%	6.745%	7.53
15 Year Fixed Conventional	Y	6.500	15	0.00	5% Minimim%	6.637%	8.71
Jumbo	Y	7.250	360	0.00	20% Minimum%	7.362%	6.82
Home Possible	1st Time Homebuyers	6.875	30	.250	3% Minimum%	7.001%	6.57
FHA Down Payment Assistance Program	N	7.250	30	.250	3.5% Minimum%	7.961%	6.82
FHA 30 Year Fixed	N	6.599	30	0.00	3.5% Minimum%	7.255%	6.39
VA 30 Year Fixed	N	6.599	30	0.00	0 Minimum%	6.699%	6.39
Invest 75% LTV	N	7.375	30	0.00	.25% Minimum%	7.489%	6.91
USDA	N	6.599	30	0.00	0 Minimum%	7.053%	6.39
Bank Statement Program	N	7.875	30	0.00	20% Minimum%	7.997%	7.25
DSCR	N	7.875	30	0.00	20% Minimum%	7.997%	7.250

*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