Cencap Credit Union
NMLS #: 422905

Federal Mortgage Rate

November 12, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per $1000
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
USDA	N	6.599	30	0.00	0% Minimum%	7.053%	6.39
FHA Down Payment Assistance Program	N	7.250	30	.500	3.5 Minimum%	7.961%	6.82

*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