Cencap Credit Union
NMLS #: 422905

Selective Mortgage Rates

November 12, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per $1000
Home Possible	Y	6.875	30	.250	3%%	7.001%	6.57
FHA Down Payment Assistance Program	Y	7.250	30	.500	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%	7.250
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