

**Conventional Rates:** 30 DAY RATE LOCK \* ORIGINATION FEE (1.00%) \* CREDIT SCORES > 780 \* OWNER OCCUPIED \* 80% LTV

**FHA Rates:** 30 DAY RATE LOCK \* ORIGINATION FEE (1.00%) \* CREDIT SCORES > 720 \* OWNER OCCUPIED \* 96.5% LTV

**VA Rates:** 30 DAY RATE LOCK \* DISCOUNT FEE (1.00%) \* FUNDING FEE EXEMPT \* CREDIT SCORES > 740 \* OWNER OCCUPIED \* 100% LTV

**DECEMBER 6TH, 2025**

\$500,000 to  
\$802,650

<b>30 YEAR - CONVENTIONAL</b>	<b>6.125%</b>
ANNUAL PERCENTAGE RATE (APR)*	<b>6.240%</b>
<b>15 YEAR - CONVENTIONAL</b>	<b>5.500%</b>
ANNUAL PERCENTAGE RATE (APR)*	<b>5.688%</b>
<b>30 YEAR - VA</b>	<b>5.625%</b>
ANNUAL PERCENTAGE RATE (APR)*	<b>5.735%</b>

\$350,000 to  
\$498,257

<b>30 YEAR - FHA</b>	<b>5.625%</b>
ANNUAL PERCENTAGE RATE (APR)*	<b>6.931%</b>

\* The Annual Percentage Rate (APR) is the effective rate of interest to be paid on a loan during the first year, which takes into account both the interest rate and the closing costs. Borrower will pay simple annual interest at the quoted rate on the unpaid principal balance during each month.

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This information is provided to assist real estate professionals and is not an advertisement to extend consumer credit as defined by Section 226.2 of Federal Regulation Z, Truth-in-Lending.

Hometown America Incorporated: NMLS #246923

**RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE**