



February 1, 2026



www.rjfinance.co

Mortgages Made Easy!

NEWSLETTER

RJ Financial is offering more than Roses and Chocolates in February!



February is typically the quietest month for buyers. This makes for the perfect month to find the perfect house! Take advantage of the current market. Sellers are willing to provide more seller incentives than before, as there are fewer and fewer buyers in the market.

Team up with RJ Financial and take advantage of up to \$30k in down payment assistance we offer through the city of San Antonio!



Rates Snapshot!

FHA

5.25% Rate
6.37% APR

Conventional

5.99% RATE
6.42% APR

VA

5.25% RATE
5.85% APR



***30-YEAR LOAN, SALES PRICE OF 400K, LESS THAN 1 POINT BUYDOWN, AND 760 FICO
02/01/2026 10 AM**

