



SCU Credit Union  
NMLS #: 463186

## Federal Mortgage Rate

October 09, 2025

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per \$1000
FHA 30 Year Fixed	N	5.99	30	0.00	3.5% Minimum%	6.793%	6.32
VA 30 Year Fixed	N	5.99	30	0.00	0% Minimum%	6.091%	6.32
USDA	N	5.99	30	0.00	0% Minimum%	6.451%	6.32
FHA Down Payment Assistance Program	N	7.500	30	0.00	3.5 Minimum%	8.155%	7.34
FHA 5/1 Arm	N	5.750	30	.250	3.5% Minimum%	6.582%	6.32
VA 5/1 Arm	N	5.750	30	.250	0 Minimum%	6.114%	6.32

\*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