

**September 9, 2025**  
(effective date)

# Mortgage Loan Rates

## 30 Year Fixed Conventional Purchase<sup>1</sup>

**6.000%**

30 year fixed principal and interest  
Payment=\$1,799/month

**6.170% APR**

Includes 1% origination fee

## 30 Year Fixed FHA Purchase<sup>2</sup>

**5.500%**

30 year fixed principal and interest  
Payment=\$1,870/month

**6.377% APR**

Includes 1% origination fee  
(Includes \$136.70 monthly mortgage insurance)

## 30 Year Fixed VA Purchase<sup>3</sup>

**5.750%**

30 year fixed principal and interest  
Payment=\$1,789/month

**6.020% APR**

No origination fee

## 30 Year Fixed First Time Homebuyer Conventional Purchase<sup>4</sup>

**6.000%**

30 year fixed principal and interest  
Payment=\$1,927/month

**6.554% APR**

Includes 1% origination fee  
(Includes \$127.50 monthly mortgage insurance)

APR = Annual Percentage Rate. Mortgage rates may vary and are subject to credit approval. All loan programs and payments listed above are based on a base mortgage loan amount of \$300,000 for a one-unit principal residence and a 780 middle credit score; mortgage payments do not include monthly escrow for property taxes and home insurance; actual payments will be higher. Monthly payments required on all mortgage loans. Additional terms and restrictions apply. For custom rate inquiries, please scan the QR code below or contact your local D.L. Evans Bank branch.

<sup>1</sup>Based on a 25% down payment.

<sup>2</sup>Based on a 3.5% down payment.

<sup>3</sup>Based on a 0% down payment for an eligible veteran.

<sup>4</sup>Based on a 3% down payment. Income limits apply and homebuyer education required.



Scan for a Custom  
Rate Quote. Third  
party data charges  
may apply.

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