

February 24, 2026

(effective date)

Mortgage Loan Rates

30 Year Fixed Conventional Purchase¹

5.625%

30 year fixed principal and interest
Payment=\$1,727/month

5.789% APR

Includes 1% origination fee

30 Year Fixed FHA Purchase²

5.375%

30 year fixed principal and interest
Payment=\$1,846/month

6.249% APR

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

30 Year Fixed VA Purchase³

5.375%

30 year fixed principal and interest
Payment=\$1,717/month

5.732% APR

Includes 1% discount point; no origination fee

30 Year Fixed First Time Homebuyer Conventional Purchase⁴

5.625%

30 year fixed principal and interest
Payment=\$1,854/month

6.168% 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.

¹Based on a 25% down payment.

²Based on a 3.5% down payment.

³Based on a 0% down payment for an eligible veteran.

⁴Based 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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