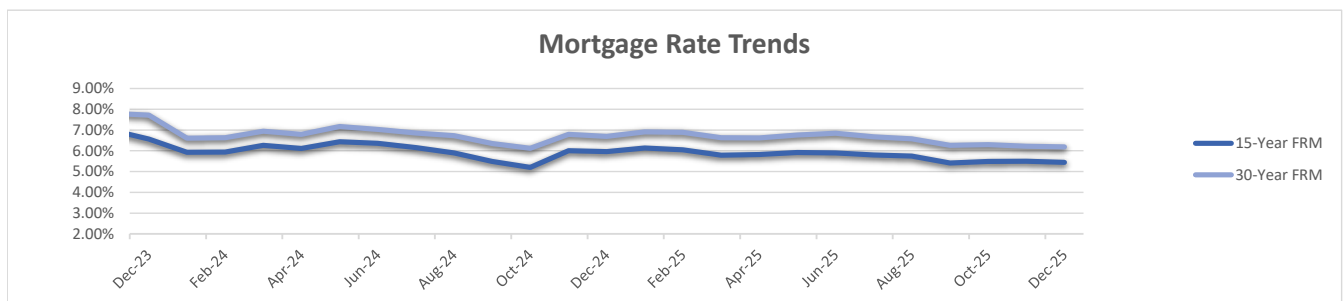


January 26, 2026

Portfolio						
Program (4)	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	1st Adj Rate	1st Adj Payment
3/6 SOFR ARM (2/1/5 Caps)	5.375%	0.000	\$559.97	6.286%	6.500%	\$2,212.24
5/6 SOFR ARM (2/1/5 Caps)	5.500%	0.000	\$567.79	6.138%	6.500%	\$2,212.24
7/6 SOFR ARM (5/1/5 Caps)	5.750%	0.000	\$583.57	6.117%	6.500%	\$2,212.24
10/6 SOFR ARM (5/1/5 Caps)	6.000%	0.000	\$599.55	6.141%	6.500%	\$2,212.24
Conforming						
Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	5.990%	0.000	\$598.91	6.075%	N/A	N/A
30 Year Fixed Rate	5.750%	1.000	\$583.57	5.926%	N/A	N/A
20 Year Fixed Rate	6.000%	0.000	\$716.43	6.113%	N/A	N/A
20 Year Fixed Rate	5.875%	1.000	\$709.24	6.113%	N/A	N/A
15 Year Fixed Rate	5.625%	0.000	\$823.73	5.763%	N/A	N/A
15 Year Fixed Rate	5.375%	1.000	\$810.47	5.667%	N/A	N/A
High Balance						
Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	7.125%	0.000	\$673.72	7.190%	N/A	N/A
30 Year Fixed Rate	6.375%	1.000	\$623.87	6.531%	N/A	N/A
15 Year Fixed Rate	7.625%	0.000	\$934.13	7.734%	N/A	N/A
Government						
Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	1st Adj Rate	1st Adj Payment
FHA 30 Year Fixed Rate	5.875%	0.000	\$591.54	6.216%	N/A	N/A
FHA 30 Year Fixed Rate	5.490%	1.000	\$567.16	5.918%	N/A	N/A
VA 30 Yr Fixed	6.125%	0.000	\$607.61	6.257%	N/A	N/A
VA 30 Yr Fixed	5.625%	1.000	\$575.66	5.846%	N/A	N/A
Specialty - Call for Pricing						
Program	Description					
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance					
Reverse Mortgage	Senior program to take equity out of their home					



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Rates effective 01/26/2026 are subject to change without notice and use the following assumptions:

- Disclosed start rate and margin is based on optimal underwriting criteria and do not include loan level price / rate adjustments.
 - Adjustable Rate Mortgage Program margin is 2.75%.
- Payment examples do not include cost of property taxes, insurance or mortgage insurance. Actual payment obligation will be greater than monthly principal and interest only payment.
- APR = Annual Percentage Rate. All loan programs, rates, APR, points and terms listed are subject to change without notice. APR's are based on an Owner Occupied Single Family Dwelling with credit score of 740 locked for 30 days. Conforming and Government programs reflect a \$350,000 loan amount. Adjustable Rate Mortgage Programs reflect a \$350,000 loan amount. Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.
- Adjustable Rate Mortgage Programs are based on the 30-Day Average SOFR index which is currently 3.708% as of 01/26/26.
- Applicants must meet and provide documentation for all loan program and investor guidelines.
- The Federal Housing Finance Agency (FHFA) publishes annual conforming loan limits that apply to all conventional loans delivered to Fannie Mae. These include baseline and high-cost area loan limits; high-cost areas vary by geographic location. (D.C.): 1 Unit - \$832,750 | 2 Units - \$1,066,250 | 3 Units - \$1,288,800 | 4 Units - \$1,601,750

6(a). HUD FHA County Loan Limits can be found [\(Here\)](#)

