

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

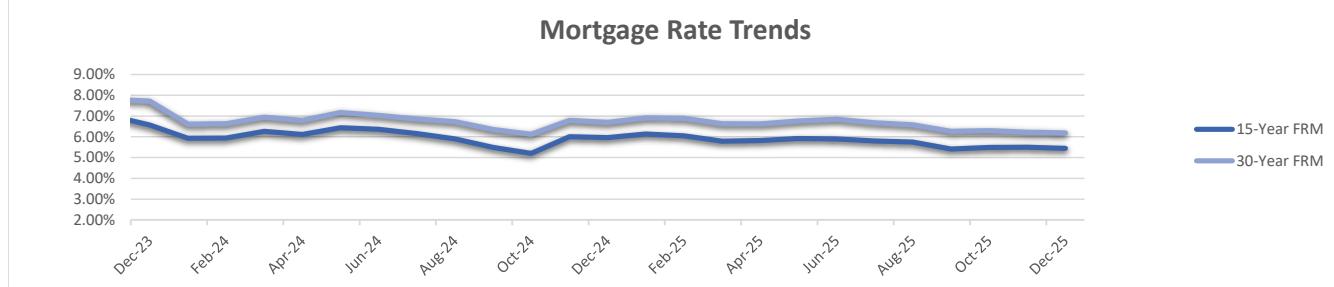
Program	Rate (1)	Points	P&I per \$100,000 (2)	APR (3)	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	7.125%	0.000	\$673.72	7.190%	N/A	N/A
30 Year Fixed Rate	6.375%	1.000	\$623.87	6.531%	N/A	N/A
15 Year Fixed Rate	7.625%	0.000	\$934.13	7.734%	N/A	N/A

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

Mortgage Rate Trends


Department of Commerce FCU

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 Washington, D.C. 20230

 DEPARTMENT of COMMERCE
 FEDERAL CREDIT UNION

NMLS #810389

<https://www.docfcu.org/>

Apply By Phone: (877) 794-9902

[Online Application](#)

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

1. Disclosed start rate and margin is based on optimal underwriting criteria and do not include loan level price / rate adjustments.
- 1a. Adjustable Rate Mortgage Program margin is 2.75%.
2. 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.
3. 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.
4. Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.
5. Adjustable Rate Mortgage Programs are based on the 30-Day Average SOFR index which is currently 3.708% as of 01/26/26.
6. Applicants must meet and provide documentation for all loan program and investor guidelines.
- 6(a). HUD FHA County Loan Limits can be found [\(Here\)](#)

