Somerville Municipal FCU
NMLS #: 798330

Selective Mortgage Rates

November 04, 2026

Program	Conv?	Rate	Term	Points	Down Payment	APR*	Payment per $1000
Home Possible	Y	6.999	30	0.00	3%%	7.098%	6.65
FHA Down Payment Assistance Program	Y	7.500	30	0.00	3.5 Minimum%	8.171%	6.99
FHA 30 Year Fixed	N	6.875	30	0.00	3.5% Minimum%	7.535%	6.57
VA 30 Year Fixed	N	6.875	30	0.00	0% Minimum%	6.979%	6.57
Invest 75% LTV	N	7.599	30	0.00	25% Minimum%	7.717%	7.06
USDA	N	6.875	30	0.00	0% Minimum%	7.334%	6.57
Bank Statement Program	N	7.875	30	.50	20% Minimum%	8.02%	7.25
DSCR	N	7.575	30	.50	20% MInimum%	7.659%	6.99

*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