

SAMPLE INTEREST RATES – Interest rates for the Start Up and Step Up programs will not take effect until Tuesday, December 18 at 10:00 a.m. The following charts are for illustrative purposes only.

Start Up Loan Interest Rates

The rates, fees and terms on this site are for informational purposes for participating lenders only and are subject to change. Furthermore, the customer’s rate will be that which is in effect on the date and time that the reservation is received by the Agency via the HDS Single Family Web Application.

No new commitments are taken during the lock-out times of 8-10a.m. Monday through Friday, or between 5:00 p.m. Friday (or 5:00 p.m. the day before an Agency holiday) and 10:00 a.m. the following business day.

Effective	FHA/VA	RD	HFA Preferred™ (Conventional)	HFA Preferred Risk Sharing™ (Conventional)
12/11/2012 9:00 AM				
Start Up First Mortgage Only	2.750%	2.750%	3.250%	3.625%
Start Up First Mortgage with Deferred Payment Loan	3.000%	3.000%	3.500%	N/A
Start Up First Mortgage with HOME HELP Loan	3.000%	3.000%	3.500%	N/A
Start Up First Mortgage with Monthly Payment Loan	3.000%	3.000%	3.500%	3.875%
Note: Rates include loan-level price adjustments (LLPA) and adverse market delivery charges.				

SAMPLE INTEREST RATES – Interest rates for the Start Up and Step Up programs will not take effect until Tuesday, December 18 at 10:00 a.m. The following charts are for illustrative purposes only.

Step Up Loan Interest Rates

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Effective	FHA/VA	RD	HFA Preferred™ (Conventional)	HFA Preferred Risk Sharing™ (Conventional)
12/11/2012 9:00 AM				
Step Up First Mortgage 15-year term only	2.750%	N/A	N/A	N/A
Step Up 15-year term First Mortgage with Monthly Payment Loan	3.000%	N/A	N/A	N/A
Step Up First Mortgage 30-year term only	3.000%	3.000%	3.500%	3.875%
Step Up 30-year term First Mortgage with Monthly Payment Loan	3.250%	3.250%	3.750%	4.125%
Note: Rates include loan-level price adjustments (LLPA) and adverse market delivery charges.				

[Commitment Policy](#) (effective December 18, 2012)

[SRP](#) (effective December 18, 2012)