JPFA
JEFFERSON PARISH FINANCE AUTHORITY

Comfort of Home Program

Interest Rate Notice Date:		4/30/2026	
Mortgage Rate	**Borrower Assistance***	**Type of Loan**	**Income Restrictions****
GOVERNMENT LOANS			
6.375%	**0%**	FHA, VA, USDA	=< 140% AMI
6.500%	**2%**	FHA, VA, USDA	=< 140% AMI
6.625%	**3%**	FHA, VA, USDA	=< 140% AMI
6.750%	**4%**	FHA, VA, USDA	=< 140% AMI
CONVENTIONAL LOANS			
6.750%	**0%**	Fannie Mae OR Freddie Mac	=< 80% AMI
6.875%	**2%**	Fannie Mae OR Freddie Mac	=< 80% AMI
7.000%	**3%**	Fannie Mae OR Freddie Mac	=< 80% AMI
7.125%	**4%**	Fannie Mae OR Freddie Mac	=< 80% AMI
6.750%	**0%**	Fannie Mae	> 80% AMI
7.000%	**2%**	Fannie Mae	> 80% AMI
Rate Lock to Lender:	**70 Days*****	**Purchase by Servicer:**	**7/9/2026**
Purchase Price:	**102.00**	**Lender SRP****:**	**2.00**

Locks Are Best Efforts

Government loans have a 640 minimum FICO requirement
Conventional loans have a 640 minimum FICO requirement

* Borrower Assistance will be paid by JPFA at closing. DPA is in the form of a 15-year forgivable 2nd mortgage.

** For FHA loans, Borrower income must be =< 140% AMI
For Fannie Mae HFA Preferred and Freddie Mac HFA Advantage loans, income must be =< 80% AMI
Fannie Mae loans with standard MI are available for Borrowers with incomes over 80% AMI

*** Loans MUST BE PURCHASED by US Bank as master servicer NO LATER than 70 days from the Rate Lock Date (applies to both rate lock and purchase by servicer)

Lender is permitted to set its own rate lock to the Borrower, as long as it provides sufficient time after closing to account for loan delivery to and review by U.S. Bank, the clearing of all suspense items and funding within the 70-day timeline

**** SRP paid at the time the loan is purchased

30-day extensions allowed; fee to be netted at purchase

Rate Lock-In Process:
Lock requests submitted through eHousing Plus and confirmation will be emailed within 1 hour of submission

MORTGAGE RATES ARE SUBJECT TO CHANGE BASED ON MARKET CONDITIONS

Interest Rate Notice Expires at 7:00 PM CT on the Interest Rate Notice Date

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