JEFFERSON PARISH FINANCE AUTHORITY

Comfort of Home Program

Interest Rate Notice Date:		8/28/2026		
Borrower Assistance*	Mortgage Rate	EDGE Program Mortgage Rate	Type of Loan	Income Restrictions
GOVERNMENT LOANS		with 2% Discount		
0%	**6.625%**	**6.125%**	FHA, VA, USDA	=< 140% AMI
3%	**7.000%**	**6.375%**	FHA, VA, USDA	=< 140% AMI
4%	**7.125%**	**6.500%**	FHA, VA, USDA	=< 140% AMI
CONVENTIONAL LOANS		with 2% Discount		
0%	**6.875%**	**6.375%**	Fannie Mae OR Freddie Mac	=< 80% AMI
3%	**7.125%**	**6.750%**	Fannie Mae OR Freddie Mac	=< 80% AMI
4%	**7.250%**	**6.875%**	Fannie Mae OR Freddie Mac	=< 80% AMI
0%	**7.000%**	**6.500%**	Fannie Mae	> 80% AMI
3%	**7.250%**	**6.875%**	Fannie Mae	> 80% AMI
Rate Lock to Lender:	**70 Days****		**Purchase by Servicer:**	**11/6/2026**
SRP to Lender:	**2.00%**		**Minimum FICO Requirement:**	**640**

Locks Are Best Efforts

EDGE Program: For the 2% discount, Borrower is permitted to use seller concessions, builder concessions, or other outside funds. Discount is not provided by the HFA or Servicer.

Servicer will purchase the loan at par plus SRP to Lender less Discount (if applicable)

* Borrower Assistance will be paid by JPFA at closing. DPA is in the form of a **10-year** forgivable 2nd mortgage.

** 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
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

Contact for questions: Scott Riffle: 720-673-3957