



Bank smart. Bank local. BankVista.

February 20, 2026

30 YR CONVENTIONAL

RATE **POINTS**
5.875 **0.000**

15 YR CONVENTIONAL

RATE **POINTS**
5.375 **0.000**

Minimum Credit Score of 740 Required For Above Rates.

EX. \$160,000/30 YR/6.00=APR 6.134%

EX. \$160,000/15 YR/6.00=APR 6.223%

30 Yr FHA/VA

RATE **POINTS**
5.500 **0.000**

15 YR FHA/VA

RATE **POINTS**
5.250 **0.000**

Minimum Credit Score of 660 Required

EX. \$198,432/30 YR/6.00=APR 6.638%

This is a statement of current interest rate and discount points only. This statement is not an offer to enter an agreement for a loan at a specified interest rate or number of discount points. Such an offer may only be made pursuant to Minnesota Statutes Section 47.206. These interest rates and discount points are subject to change without notice. Inteded for Realtor/Builder use only.

MESSAGE BOX: 1st Time Homebuyers - Start Up

MHFA Conventional Rate **6.250**
MHFA Government Rate **5.875**

W/DAP 6.250
W/DAP 5.875

CONV EX \$160,000/30YR/6% = APR 6.134% GOVT EX \$160,000/30YR/6% = APR 6.646%



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