



**It's not just pumpkin spice season, it's back-to-saving season with the LOWEST RATES OF THE YEAR!**

**FTHB**

**Loan Types**

FHA, VA, USDA  
FHA, VA, USDA  
Conv 80% AMI  
Conv 80% AMI

**Mortgage Rate**

6.125%  
6.375%  
6.375%  
6.500%

**DPA**

w/2%  
w/4%  
w/2%  
w/4%

**HIP DPA**

**Loan Types**

FHA, VA, USDA  
FHA, VA, USDA  
Conv 80% AMI  
Conv 80% AMI  
Conv Over 80% AMI  
Conv Over 80% AMI

**Mortgage Rate**

6.875%  
7.125%  
7.125%  
7.250%  
7.125%  
7.250%

**DPA**

w/3%  
w/5%  
w/3%  
w/5%  
w/3%  
w/5%

# Pumpkin Spice Mortgage Rates Update

**CO Houle**

A decorative red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the 'CO Houle' text.

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