



# Mortgage Loan Interest Rates

As of January 26, 2026

Loan Type	Interest Rate	Annual Percentage Rate (APR)	% Change from Prior Week
<b>30 YR Fixed Rate - Conventional</b>	<b>6.000%</b>	6.125%	0.000%
<b>15 YR Fixed Rate - Conventional</b>	<b>5.500%</b>	5.648%	0.000%
<b>RD - 30 YR Fixed Rate</b> U.S. Department of Agriculture Rural Development Home Loan Program	<b>5.625%</b>	6.167%	0.000%
<b>FHA - 30 YR Fixed Rate</b> Federal Housing Administration Home Loan Program	<b>5.625%</b>	6.483%	-0.250%
<b>VA - 30 YR Fixed Rate</b> U.S. Department of Veterans Affairs Home Loan Program	<b>5.875%</b>	6.213%	0.000%

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available for all loan amounts. Interest rate and program terms are subject to change without notice. The rates shown above are the current rates for the purchase of a single-family primary residence priced at \$450,000 based on a 45-day lock period. These rates are not guaranteed and are subject to change. This is not a credit decision or a commitment to lend. Your guaranteed rate will depend on various factors including loan product, loan size, credit profile, property value, geographic location, occupancy and other factors. To guarantee a rate, you must submit an application to First Bank of Wyoming, Division of Glacier Bank and receive confirmation from a mortgage loan originator that your rate is locked.

30 YR Conventional Loan - APR calculation assumes a 20% down payment, and borrower-paid finance charges based on the loan amount, plus origination fees if applicable. Loan amount not to exceed \$832,750. Loan consists of 360 monthly payments. A Principal and Interest payment based on the rate shown above is \$2,158.62. Amount financed is \$360,000.

15 YR Conventional Loan - APR calculation assumes a 20% down payment, and borrower-paid finance charges based on the loan amount, plus origination fees if applicable. Loan amount not to exceed \$832,750. Loan consists of 180 monthly payments. A Principal and Interest payment based on the rate shown above is \$2,941.96. Amount financed is \$360,000.

Rural Development (RD) Loan - APR calculation assumes \$0 down payment and financing the upfront RD guarantee fee. Loan amount not to exceed \$832,750. Loan consists of 360 monthly payments. A Principal, Interest, and Mortgage Insurance payment based on the rate shown above is \$2,616.49. Amount financed is \$454,545.

FHA Loan - APR calculation assumes 3.5% down payment and financing the upfront MI fee. Loan amount not to exceed \$541,288 for a single unit property. Loan consists of 360 monthly payments. A Principal, Interest, and Mortgage Insurance payment based on the rate shown above is \$1,827.59. Amount financed is \$441,849.

VA Loan - APR calculation assumes \$0 down payment and financing the upfront VA funding fee. Loan amount not to exceed \$832,750 for a single unit property. Loan consists of 360 monthly payments. A Principal and Interest payment based on the rate shown above is \$2,719.69. Amount financed is \$459,675.

If the down payment is less than 20%, mortgage insurance (MI) will be required, causing an increase to the monthly payment. The payments shown above do not include escrowed property taxes or insurance premiums which will cause the actual payment obligation to be greater.



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