

Loans with Hannah

Did you know?

The VA Loan is the only loan that does not have a minimum credit score! The LENDER sets the minimum. A good baseline score is considered 620, however, many lenders can go into the low 500s. With the VA Loan, the bigger concern is the number of lates a borrower has on their credit history - specifically in the last 12 months. That can make or break a pre-approval, no matter what the credit score is.

SUCCESS STORY

Conditional Approval for a Surviving Spouse

We are currently doing a loan for a surviving spouse and her 4 children using the VA Loan. She has used the VA Loan twice before. Despite her credit being in the 500s and a manual underwrite, we were able to get a conditional approval in 6 days! We are so excited to get this well deserving family in a home next month.

(as of January 27, 2026)

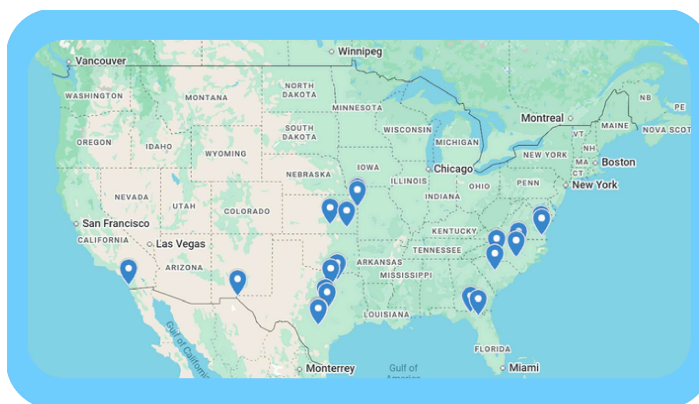
CURRENT MORTGAGE RATES

	Rate	Change
30 Yr. Fixed	6.15%	-0.02% ↓
15 Yr. Fixed	5.75%	+0.00% —
30 Yr. Jumbo	6.36%	-0.01% ↓
7/6 SOFR ARM	5.63%	-0.07% ↓
30 Yr. FHA	5.81%	-0.01% ↓
30 Yr. VA	5.83%	-0.01% ↓

COMMUNITY UPDATES

Realtor Referral Network

We have just put together a Google Map with Veteran, Milspouses, and Veteran Friendly Realtors across the United States. Our goal is to create a community that can refer business, get to know one another, and take care of Active Duty, Reserve, National Guard, and Retired Service Members and their families. If you would like to be added to this network, please let me know!



Upcoming Events & Announcements

Below is upcoming meetings/announcements that could potentially affect market rates and general announcements.

JAN
28

The Federal Open Market
Committee (FOMC)

HOW TO APPLY

The FOMC will meet tomorrow afternoon. It is predicted that rates will remain the same. Fed Chair Jerome Powell will hold a press conference after at 2:30 PM EST. Everyone looks forward to hearing and feeling out his stance on the market. The market shouldn't adjust significantly based on the predicted outcome for tomorrow.

If you or a client want to apply, please let me know! I will be happy to send the link via text or email.

If you have Spanish speaking clients, there is a Spanish Application option as well.

ABOUT THE AUTHOR

Hannah Morris

I have recently moved to Edge Home Finance. I have made the move due to some personal decisions as well as the ability to better compete with rates, better processors, better turn times, and a better overall experience.

I am an Army Veteran that is currently living outside of Fort Bragg, North Carolina with my husband (Active Duty) and our three kids (who you might hear in the background from time to time).

I love being with my family, working out, and traveling.

VA loans are my specialty, as I believe in helping my fellow servicemembers achieve the goal of home ownership!

