TO: State Directors/Acting State Directors

ATTN: Area Directors
Area Specialists
Rural Housing Program Directors

FROM: Joaquin Altoro
Administrator
Rural Housing Service

SUBJECT: Interest Rate Changes for Housing Programs and Credit Sales (Nonprogram)

The following interest rates, effective December 1, 2023, are reported as follows:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Existing Rate</th>
<th>New Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALL LOAN TYPES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treasury Judgment Rate</td>
<td>5.490%</td>
<td>5.370%</td>
</tr>
</tbody>
</table>

The rate shown above is as of November 1, 2023. The actual judgment rate that will be used will be the rate for the calendar week preceding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve website for the weekly average 1-year Constant Maturity Treasury Yield.

RURAL HOUSING LOANS

Rural Housing (RH) 502
Very-Low or Low          4.500%  4.750%

Single Family Housing
(SFH) Nonprogram       5.000%  5.250%

Rural Housing Site
(RH-524), Non-Self-Help 4.500%  4.750%

Rural Rental Housing and
Rural Cooperative Housing 4.500%  4.750%

Please notify appropriate personnel of these rates.

Sent by Electronic Mail on, ________ at ________ by Policy and Analysis Staff. State Directors should advise other personnel as appropriate.

EXPIRATION DATE: December 31, 2023
FILING INSTRUCTIONS: Administrative/Other Programs

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