

## **CURRENT MORTGAGE RATES FOR PURCHASES:**

As of Friday November 1<sup>st</sup>, 2024:

*NOTE: All rates have a rate hold of 120 days unless otherwise specified.*

### **INSURED PURCHASE DEALS (Less than 20% down payment):**

#### **FIXED TERMS:**

1 year: 6.09%  
2 year: 5.44%  
3 year: 4.19% (60 day Rate Hold only)  
4 year: 4.54%  
5 year: 4.34%

#### **VARIABLE TERMS:**

5 year: Prime minus 1.00% (or 4.95% as of today)

### **CONVENTIONAL PURCHASE DEALS (Purchases with 20% down payment):**

#### **FIXED TERMS:**

1 year: 6.44% (30 Year Amortization allowed)  
2 year: 5.79% (30 Year Amortization allowed)  
3 year: 4.49% (30 Year Amortization allowed) (60 day Rate Hold Only)  
4 year: 4.79% (30 Year Amortization allowed)  
5 year: 4.59% (30 Year Amortization allowed) (60 day Rate Hold Only)

#### **VARIABLE TERMS:**

5 year: Prime minus 1.00% (or 4.95% as of today...25 yr max amort...35% down payment)  
5 year: Prime minus 0.60% (or 5.35% as of today)...30 Year Amortization Allowed

**\*For rates for Refinances or Mortgage Transfers, please contact me.**

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**Your mortgage, Consider it done!**