

CURRENT MORTGAGE RATES FOR PURCHASES:

As of Friday January 31st, 2025:

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: 4.49%
- 3 year: 4.19% (60 day Rate Hold only)
- 4 year: 4.54%
- 5 year: 4.29% (60 day Rate Hold only)

VARIABLE TERMS:

- 5 year: Prime minus 0.75% (or 4.45% as of today)

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

FIXED TERMS:

- 1 year: 6.44% (30 Year Amortization allowed)
- 2 year: 4.49% (25 Year Amortization and 35% down payment required)
- 2 year: 5.59% (30 Year Amortization allowed)
- 3 year: 4.49% (30 Year Amortization allowed) (60 day Rate Hold Only)
- 4 year: 4.89% (30 Year Amortization allowed)
- 5 year: 4.59% (30 Year Amortization allowed) (60 day Rate Hold Only)

VARIABLE TERMS:

- 5 year: Prime minus 0.75% (or 4.45% as of today...25 yr max amort...35% down payment)
- 5 year: Prime minus 0.55% (or 4.65% 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!