

CURRENT MORTGAGE RATES FOR PURCHASES:

As of Friday November 7th, 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: 4.89%
2 year: 4.34%
3 year: 3.94%
4 year: 4.24%
5 year: 3.99%

VARIABLE TERMS:

5 year: Prime minus 0.75% (or 3.70% as of today)

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

FIXED TERMS:

1 year: 4.89% (30 Year Amortization allowed)
2 year: 4.34% (30 Year Amortization allowed)
3 year: 4.09% (25 Year Max Amortization. 35% Down Payment Required)
3 year: 4.29% (30 Year Amortization allowed)
4 year: 4.34% (30 Year Amortization allowed)
5 year: 3.99% (25 Year Max Amortization. 35% Down Payment Required)
5 year: 4.39% (30 Year Amortization allowed)

VARIABLE TERMS:

5 year: Prime minus 0.75% (3.70% as of today....35% down payment and Max 25 year amort)
5 year: Prime minus 0.35% (4.10% 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!