

MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

A message from Tan & Samantha Tunador:

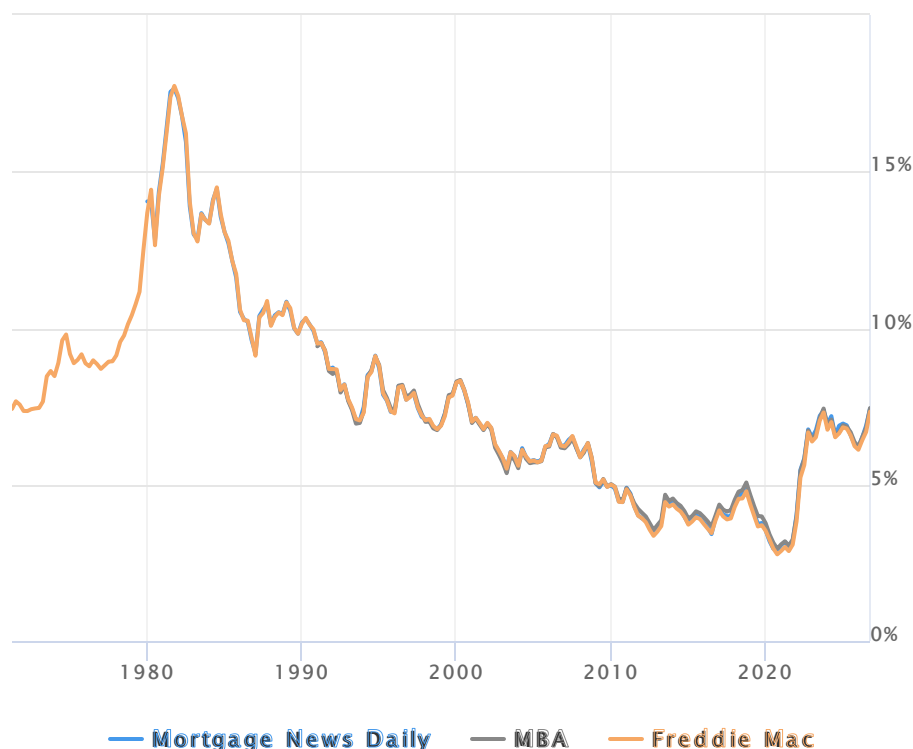
If you are ready to explore homeownership, let's open up a conversation to help you navigate the best route for you with down payment & monthly payment options. Finance programs are unique like you and one size does not fit all. The next step is a simple online application so that we can get you preapproved and ready to look for the perfect home. Unlike shopping for a car or rental applications, the credit pull to buy a home is not a derogatory. Homeownership and wealth building is the goal for all. Would you like to schedule time to chat? If you are a Realtor, would you like this calculator co-branded?

Mortgage Rates Approaching 7%

First things first: when we reference average, daily, top-tier 30yr fixed rates, it is for an ideal scenario that rarely exists in the wild. The average scenario will always involve slightly higher effective rates (i.e. even if the rate is the same as national averages, it would involve additional upfront costs).

As a reminder, our daily rate index accounts for upfront costs whereas Freddie Mac's weekly survey rate does not. MBA's weekly rate survey collects separate answers for rates vs upfront costs.

Bottom line, while the daily index rose into the 6.9's today for the first time in more than year, many borrowers are already seeing rates at 7% or higher.



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