



Interest Rate Update

June 20, 2025

Program	Rate	APR
Conforming 15 Year Fixed ¹	5.990%	6.163%
Conforming 30 Year Fixed ²	6.875%	6.975%
Jumbo 30 Year Fixed ⁴	6.700%	6.748%
FHA 30 Year Fixed ⁵	6.625%	7.451%
VA 30 Year Fixed ⁶	6.575%	6.831%

¹Sample monthly Principal and Interest (P&I) payment of \$2,767.13 is based on a purchase price of \$437,500, down payment of 25%, 15 year fixed rate mortgage and rate of 5.990%/6.163% APR (annual percentage rate). Advertised rates and APR effective as of 06/20/25 and are subject to change without notice. Above scenario assumes a first lien position, 760 FICO score, 30 day rate lock on a primary residence and are subject to change without notice.

²Sample monthly Principal and Interest (P&I) payment of \$2,155.55 is based on a purchase price of \$437,500, down payment of 25%, 30 year fixed rate mortgage and rate of 6.875%/6.975% APR (annual percentage rate). Advertised rates and APR effective as of 06/20/25 and are subject to change without notice. Above scenario assumes a first lien position, 760 FICO score, 30 day rate lock on a primary residence and are subject to change without notice.

⁴Sample monthly Principal and Interest (P&I) payment of \$5,807.50 is based on a purchase price of \$1,200,000, down payment of 25%, 30 year fixed rate mortgage and rate of 6.700%/6.748% APR (annual percentage rate). Advertised rates and APR effective as of 06/20/25 and are subject to change without notice. Above scenario assumes a first lien position, 780 FICO score and a 30 day rate lock on a primary residence and are subject to change without notice.

⁵Sample monthly Principal and Interest (P&I) payment of \$1,954.54 is based on a purchase price of \$310,880 down payment of 3.500%, 30 year fixed rate mortgage and rate of 6.625%/7.451% APR (annual percentage rate). Advertised rates and APR effective as of 06/20/25 and are subject to change without notice. Above scenario assumes a first lien position, 680 FICO score and a 30 day rate lock on a primary residence and are subject to change without notice.

⁶Sample monthly Principal and Interest (P&I) payment of \$2,022.90 is based on a purchase price of \$310,880, down payment of 0.00%, 30 year fixed rate mortgage and rate of 6.575%/6.831% APR (annual percentage rate). Advertised rates and APR effective as of 06/20/25 and are subject to change without notice. Sample does not include VA funding fee (max VA funding fee of 3.3%). Down payment requirements subject to conforming county loan limits and remaining balance of borrower's VA entitlement. Loan amounts that exceed the conforming county loan limits will require a down payment. Must be an eligible veteran. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Actual payment obligation will be greater.

The rates reflected on this rate sheet reflect purchase transactions only. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Actual payment obligation will be greater. Not all applicants will be approved. Restrictions apply. Contact Rate for more information and up to date rates.

Some of the products featured are only available for first time home buyers. Other products listed may be available to you if you are not a first time home buyer. Please speak with a Rate loan originator to discuss your available options.

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Operating as Guaranteed Rate, Inc. in New York.



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