

## Approximate, Current Interest Rates

<u>Loan Program</u>	<u>Rate</u>	<u>APR</u>	<u>Fee</u>	<u>Points</u>	<u>Lock Term</u>
<b><u>30 Year Fixed Conventional</u></b>	6.125%	6.332%	0.000	1.250	30 Days
<b><u>Conventional AHFC Taxable Bond</u></b>	6.250%	6.397%	1.000	0.000	90 Days
<b><u>15 Year Fixed Conventional</u></b>	5.500%	5.856%	0.000	1.500	30 Days
<b><u>7yr/6M Conventional Arm</u></b>	5.750%	6.270%	0.000	1.500	60 Days
<b><u>30 Year Fixed FHA</u></b>	5.750%	6.627%	0.000	1.000	30 Days
<b><u>30 Year Fixed VA</u></b>	5.750%	6.071%	0.000	1.500	30 Days
<b><u>AHFC First Time Buyer</u></b>	5.625%	5.767%	1.000	0.000	90 Days
<b><u>JUMBO 30 Year Fixed Rate</u></b>	5.875%	6.015%	0.000	1.125	60 Days

*Please note, the loan programs and interest rates and terms listed above give you a partial view of loan programs being offered by local lenders in our Anchorage area markets. Keep in mind, there are many programs to meet specific seller / buyer needs. If you would like to explore all the possibilities, contact me and we can explore additional programs that may fit your specific need!*

To gain an interesting perspective regarding interest rates, I have broken down a discussion about interest rates in general into 4 categories you might find informative and interesting! These 4 categories give you an understanding of past, present and trending of overall interest rate movement. These categories include a view of current rates, an historical view of rates over the years, interest rates I have recently posted, and a graph of recent rates giving you a sense of the direction rates are moving. The following link – <https://youranchorageakhomesearch.com/buyers/> takes you directly to this information. If any questions come up or you would like additional information, please don't hesitate to contact me. I have been a real estate professional in the Anchorage area real estate market since the late 70's. This gives me a unique perspective regarding the Anchorage area real estate market and the local impact of interest rates.

For additional Buyer/Seller information that may prove to be useful, check out the following links-

- The Buyer's Resource Library - <https://tinyurl.com/4ttmn3nk>
- The Seller's Resource Library - <https://tinyurl.com/5bsrb9wf>
- Your portal to everything Anchorage area real estate - <https://youranchorageakhomesearch.com/>

Here's a side note to address one of the questions I am asked frequently in regard to interest rates. Does the Fed control mortgage rates? The following link - <https://tinyurl.com/wmfvsjhz> - allows you to explore this question further and correct some incorrect thoughts we all have about the Fed's control of mortgage rates.

**"Let experience be your guide!"**



***Rod Stone***

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***For all your Anchorage area real estate needs, look no further than Rod Stone!***