10/23/2026

Approximate, Current Interest Rates

Loan Program	Rate	APR	Fee	Points	Lock Term
30 Year Fixed Conventional	6.990%	7.200%	0.000	1.250	30 Days
Conventional AHFC Taxable Bond	7.250%	7.407%	1.000	0.000	90 Days
15 Year Fixed Conventional	6.625%	6.873%	1.000	0.000	90 Days
7yr/6M Conventional Arm	6.750%	6.916%	0.000	1.500	60 Days
30 Year Fixed FHA	6.625%	7.549%	0.000	1.250	30 Days
30 Year Fixed VA	6.750%	7.157%	0.000	1.275	30 Days
AHFC First Time Buyer	6.500%	6.650%	1.000	0.000	90 Days
JUMBO 30 Year Fixed Rate	6.625%	6.796%	0.000	1.375	60 Days

Interest rates have moved down slightly. It appears that rates overall will ease up a little but don't expect a huge drop in rates any time soon.

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 historical perspective regarding interest rates, let me give you an historical view of recent interest rates. I have broken down 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 you 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 misguided thoughts we all have about the Feds control of mortgage rates.

"Let experience be your guide!"



Rod Stone

(907) 727-9379
Rod@RodStone.com
www.YourAnchorageAKHomeSearch.com

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