

Mortgage Rate Update

UPDATED FOR FEBRUARY 2nd, 2026



RYAN NILES

CERTIFIED MORTGAGE ADVISOR-NMLS 357455

206-949-4326 cell

TheNilesTeam@Houseloan.com

www.NilesTeam.com

Conventional
30 Yr Fixed **5.875%** ↓

Loan Amount \$600,000 APR 6.006%

FHA
30 Yr Fixed **5.49%** ↓

Loan Amount \$600,000 APR 5.618%

JUMBO
30 Yr Fixed **5.75%** ↓

Loan Amount \$1,200,000 APR 5.861%

VA
30 Yr Fixed **5.49%** ↓

Loan Amount \$600,000 APR 5.618

Rates provided by Optimal Blue Mortgage Market Indices. Based on FICO score of 780 and owner occupied purchase with 20% down. Calculated from actual locked rates with consumers across 35% of all mortgage transactions nationwide, OBMMI includes multiple mortgage pricing indices developed around the most popular mortgage products and specific borrower attributes to provide configurable trending of rates over time.