Mortgage Insider Call
with Daniel Jackson

THE JACKSON TEAM

Aug 2025

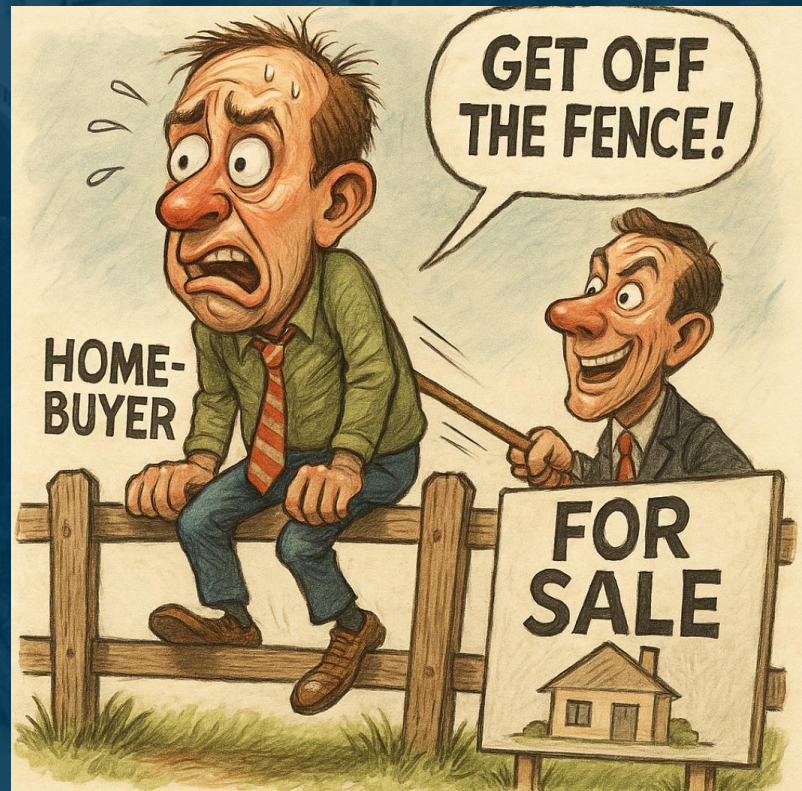
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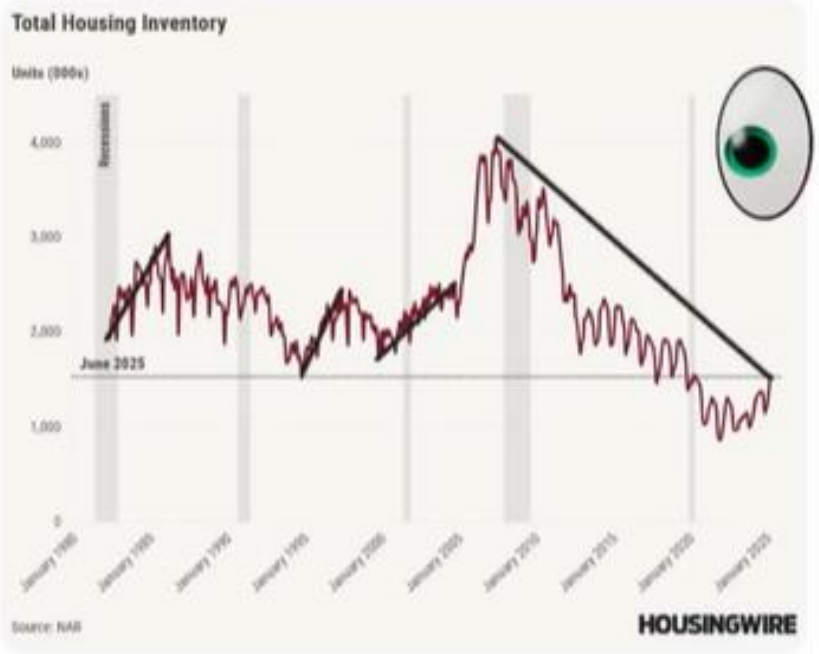
Agenda

- Mortgage Rate Fluctuations
- Market News
- Rent vs Own
- Getting Buyers off the Fence



Logan Mohtashami
@LoganMohtashami

This took 12-18 months longer than I thought it would, but better late than never



> **Squawk Box** @SquawkCNBC · 9h
> "After 5 years of not enough inventory in the market, we now are back to pre-pandemic levels," says @Compass CEO @RobReffkin on the state of housing:
> cnb.cx/3U2C2Wt

5:23 AM · 7/31/25 · **5.9K** Views

Housing Market | Mortgage Rates 3 minute read

Mortgage rates hit lowest levels of 2025



The 10-year yield dipped Monday following Friday's jobs report

August 4, 2025, 4:31pm *by Logan Mohtashami*

Gift unlocked article

Following the surprising jobs report released on Friday, the 10-year yield dipped slightly on Monday. As a result, mortgage rates have reached a new low for 2025, with Mortgage Daily News reporting a rate of 6.57%. Remarkably, we haven't seen a single Fed rate cut this year! The bond market influences the Federal Reserve, and the recent weak jobs report caused yields to drop significantly last Friday. Currently, the 10-year yield remains slightly lower.



About Logan Mohtashami

Logan Mohtashami is a renowned expert in the mortgage and housing ecosystem, recognized for his insightful analysis and commentary on the U.S. economy and real estate market. Mohtashami is a lead analyst for HousingWire and is a regular contributor on the HousingWire Daily podcast.

Freddie Mac

Primary Mortgage Market Survey®

U.S. weekly average mortgage rates as of 07/31/2025



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MARKET UPDATE: RATES



Purchase Money Loans – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range Applicable for all loans with terms greater than 15 years									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
≥ = 780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%	N/A
760 – 779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%	N/A
740 – 759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%	N/A
720 – 739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%	N/A
700 – 719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%	N/A
680 – 699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%	N/A
660 – 679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%	N/A
640 - 659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%	N/A
≤ 639[1]	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%	N/A

Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans

Loan Feature	LTV Range Applicable for all loans									
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	>95.00%	SFC
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	N/A
Condo[2]	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	N/A
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	N/A
Manufactured home[3]	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	235
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	N/A
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	808
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	808
Subordinate financing[4]	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	N/A

Cash-out Refinance Loans[5] – LLPA by Credit Score/LTV Ratio

Credit Score	LTV Range					
	Applicable for all loans					
	≤ 30.00%	30.01 – 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	SFC
≥ = 780	0.375%	0.375%	0.625%	0.875%	1.375%	003
760 – 779	0.375%	0.375%	0.875%	1.250%	1.875%	003
740 – 759	0.375%	0.375%	1.000%	1.625%	2.375%	003
720 – 739	0.375%	0.500%	1.375%	2.000%	2.750%	003
700 – 719	0.375%	0.500%	1.625%	2.625%	3.250%	003
680 – 699	0.375%	0.625%	2.000%	2.875%	3.750%	003
660 – 679	0.375%	0.875%	2.750%	4.000%	4.750%	003
640 - 659	0.375%	1.375%	3.125%	4.625%	5.125%	003
≤ 639[1]	0.375%	1.375%	3.375%	4.875%	5.125%	003

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

Loan Feature	LTV Range					
	Applicable for all loans					
	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	SFC
Condo[2]	0.000%	0.000%	0.125%	0.125%	0.750%	N/A
Investment property	1.125%	1.125%	1.625%	2.125%	3.375%	N/A
Second home	1.125%	1.125%	1.625%	2.125%	3.375%	N/A
Manufactured home[3]	0.500%	0.500%	0.500%	0.500%	0.500%	235
Two- to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	N/A
High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%	808
High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%	808
Subordinate financing[4]	0.625%	0.625%	0.625%	0.875%	1.125%	N/A

LLPA Waivers

All LLPAs will be waived for the following loans

(Exception: LLPAs for Minimum Mortgage Insurance Coverage Option will be charged if applicable)

Product Feature	SFC
HomeReady® loans	900
Loans to first-time homebuyers with qualifying income ≤100% area median income (AMI) or 120% AMI in high-cost areas	NA
Loans meeting Duty to Serve requirements (Purchase and limited cash-out refinances, principal residences with total qualifying income ≤100% AMI) • Manufactured housing including MH Advantage® • Rural housing - loans in high needs rural regions • Loans to Native Americans on tribal lands • Loans originated by "small financial institutions" • Affordable housing preservation loans – loans financing ENERGY STAR® certified improvements, loans with shared equity	874

Mortgage FICO

TransUnion	739 Current score	819 Current score
Experian	746 Current score	818 Current score
Equifax	738 Current score	813 Current score

RATE OPTIONS

Rate	Credit / Cost
4.875	9.609 ($55,458)
4.990	8.953 ($51,672)
5.000	8.916 ($51,458)
5.125	8.364 ($48,272)
5.250	7.601 ($43,869)
5.375	6.996 ($40,377)
5.500	6.414 ($37,018)
5.625	5.826 ($33,624)
5.750	5.122 ($29,561)
5.875	4.583 ($26,450)
5.990	4.089 ($23,599)
6.000	4.077 ($23,530)
6.125	3.571 ($20,610)
6.250	3.306 ($19,080)
6.375	2.822 ($16,287)
6.490	2.403 ($13,868)
6.500	2.391 ($13,799)
6.624	1.905 ($10,994)
6.625	1.936 ($11,173)
6.750	1.667 ($9,621)
6.875	1.244 ($7,179)
6.990	0.897 ($5,177)
7.000	0.901 ($5,200)
7.125	0.527 ($3,041)
7.250	0.301 ($1,737)

	7.125%	6.99%	6.625%	5.99%
Purchase Price:	$679,000	$679,000	$679,000	$679,000
Loan Amount:	$577,150	$577,150	$577,150	$577,150
Interest Rate:	7.125%	6.990%	6.625%	5.990%
APR:	*7.323%	*7.224%	*6.954%	*6.512%
Term (mos):	360	360	360	360
Payment:	**$4,394.89	**$4,342.44	**$4,202.07	**$3,963.12
Cash To Close:	$113,578.16	$115,713.62	$121,531.29	$133,622.58
Monthly Savings	$0.00	$52.45	$192.82	$431.77

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CLOSING COSTS & PRE-PAID ITEMS

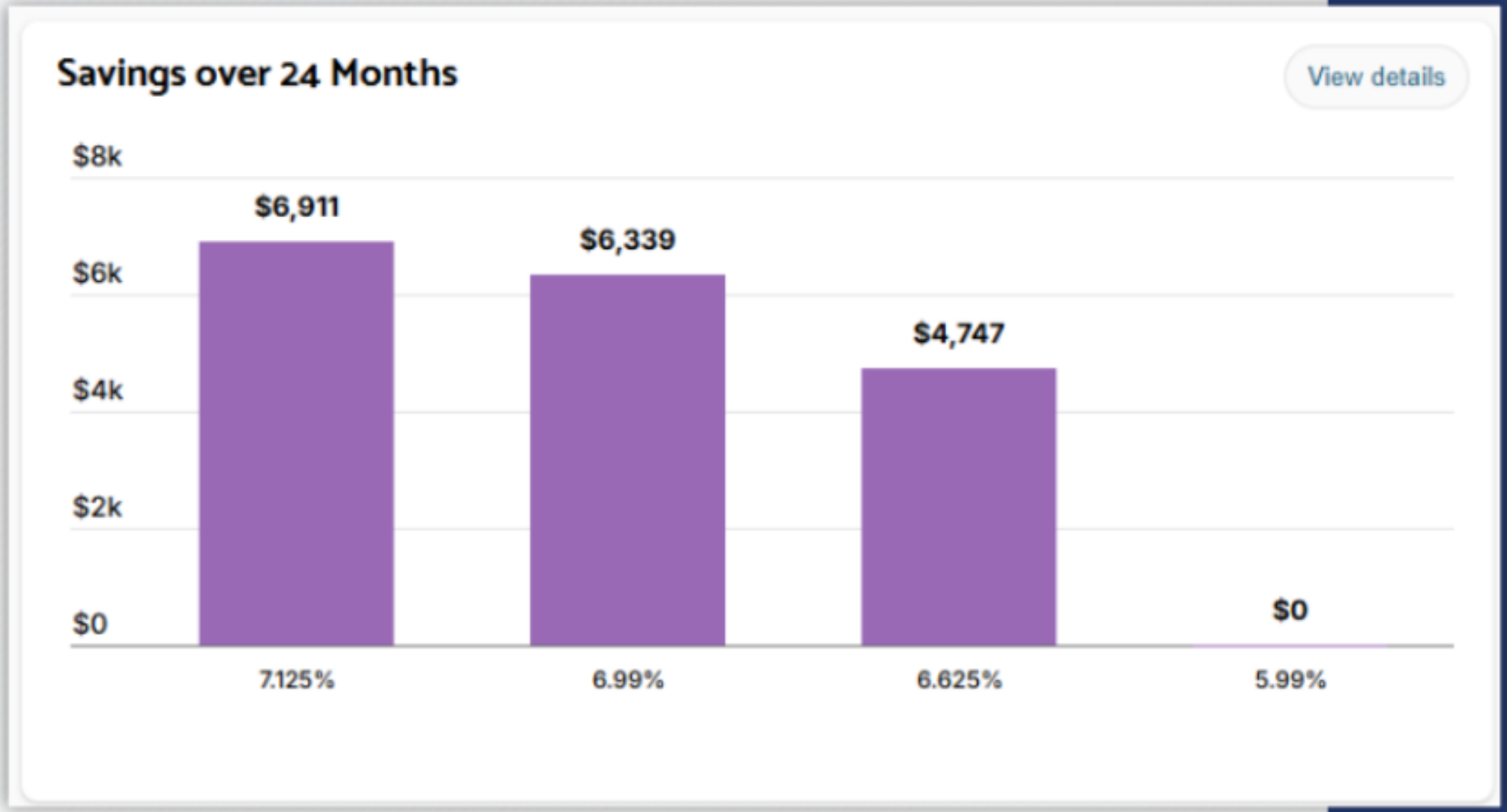
7.125% - Fee Detail					
FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Processing Fee:	$1,395	Borrower	YES		
Appraisal Fee:	$675	Borrower	YES		
Lender's Title Insurance:	$2,077.74	Borrower	YES		
Settlement Fee:	$406.50	Borrower			
Title Endorsement:	$100	Borrower	YES		
Owners Title Insurance:	$2,037	Seller			
Recording:	$50	Borrower			
Homeowners Insurance - 1 year:	$2,020.02	Borrower		YES	
Prepaid Escrows:	$1,962.31	Borrower		YES	

Points: $3,041.58 | Prepaid Interest: $0.00 | UFMIP/FF/GF/SP: $0.00

Borrower Paid: $11,728.16 | Lender Paid: $0.00 | Seller Paid: $2,037.00 | Earnest Money: $0.00

BREAK EVEN ANALYSIS

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Stop Renting

- **Get tomorrow's rates today** (using permanent buy-downs)
- **Seller concessions** are making homes more affordable than you might expect
- **You may need less $$ than you think** (Down Payment Assistance programs)
- **Buy Before You Sell options like bridge loans and HELOCs to ease the transition for move up buyers**
- **Property Appreciation** is likely to continue

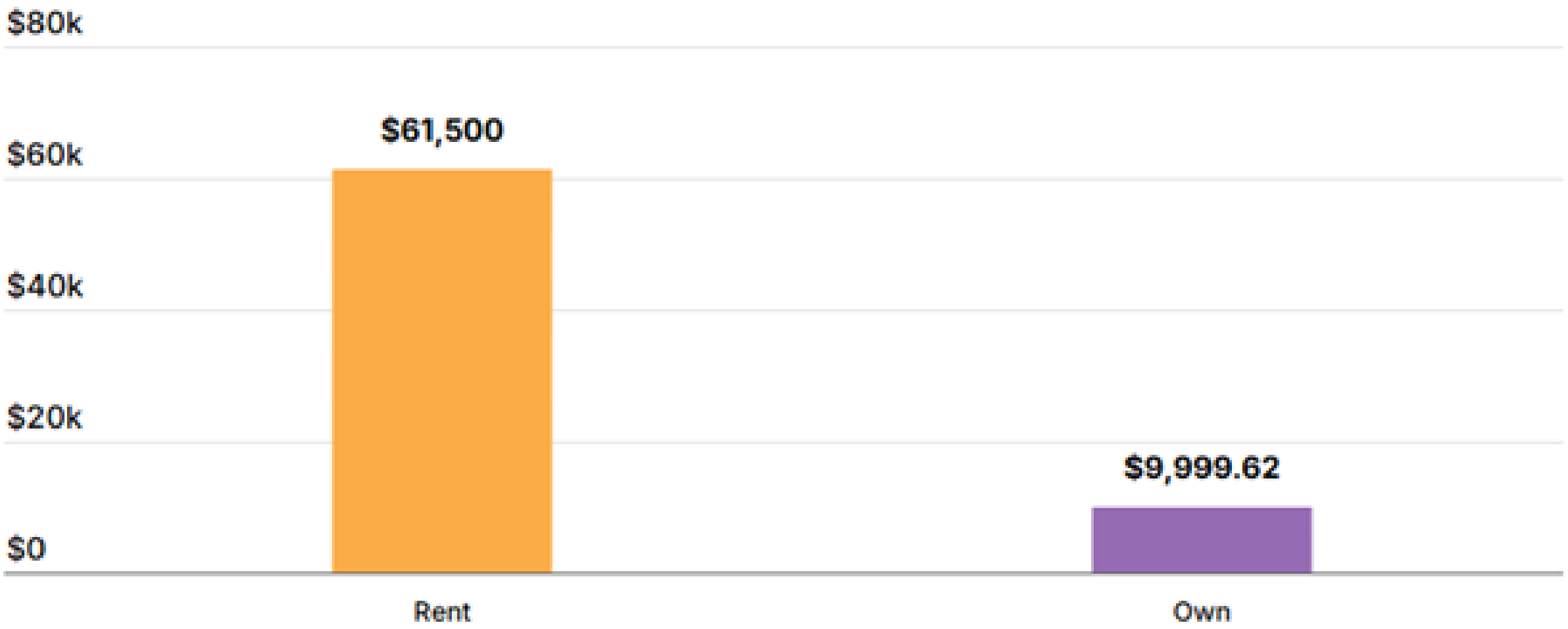

Rent
vs
Buy

Summary

	Rent	Own
Purchase Price:	NA	$440,000
Down Payment:	NA	$15,400.00
Loan Amount:	NA	$432,030
Rate:	NA	6.490%
APR:	NA	*7.294%
Term(mos):	NA	360
Total Payment:	$2,500.00	**$3,247.50
Principal Paid:	$0.00	$391.32

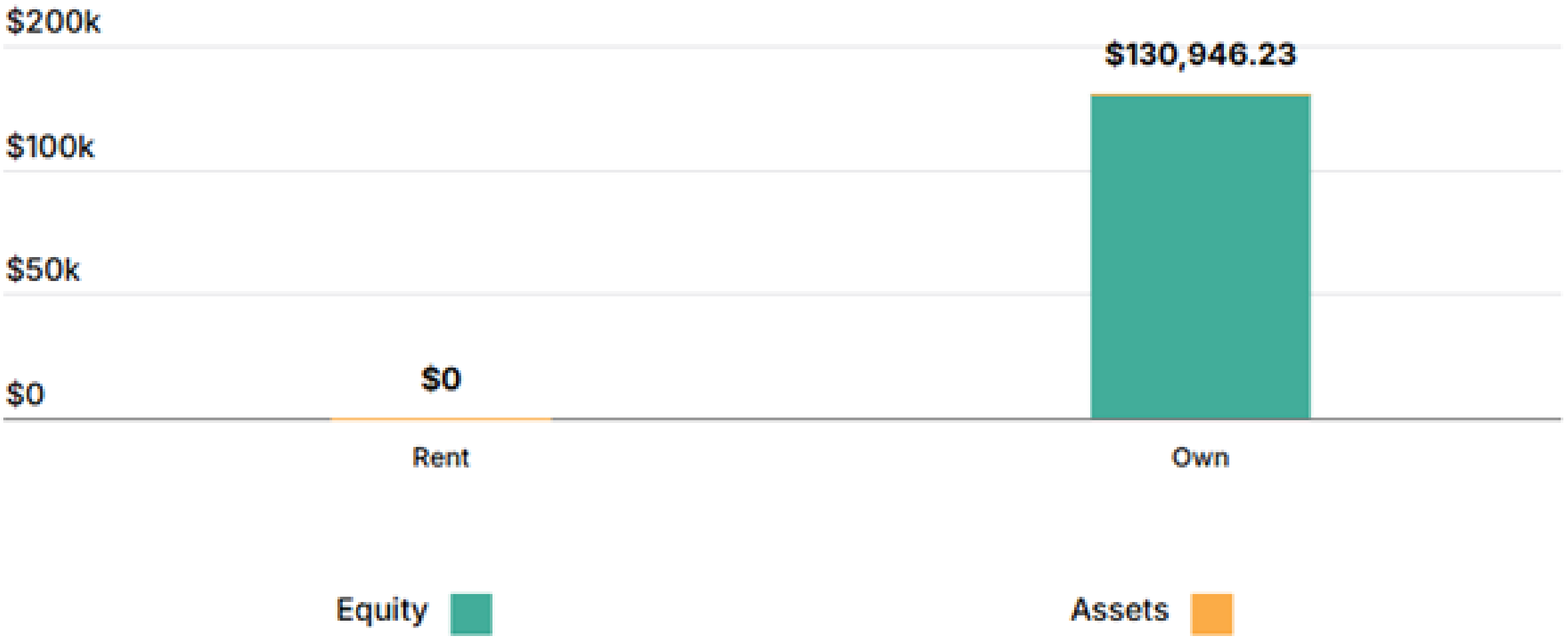
Rent vs Principal Paid in 24 Months

View details



Net Worth in 5 Years

View details



Net Worth in 5 Years

	Rent	Own
Total Payment:	$165,769	$194,562
Principal Paid:	$0	$27,649
Net Cost:	$165,769	$166,913
Real Estate Value:	$0	$535,327
Loan Balance:	$0	$404,381
Total Equity:	$0	$130,946

** Payment includes estimated monthly taxes, insurance and MI (when applicable). Interest rate is subject to change until locked.

Rental Increase: 5% **Property Appreciation: 4%** **Tax Bracket: 0%**

401(k) Retirement Calculator

What is your annual salary?

$ 100,000

How much do you contribute each month?

6 %

How much will your salary rise each year?

5 %

How old are you?

60

What age do you want to retire at?

65

What is your expected rate of return?

8 %

Current 401 (k) balance

$ 0

Your estimated retirement

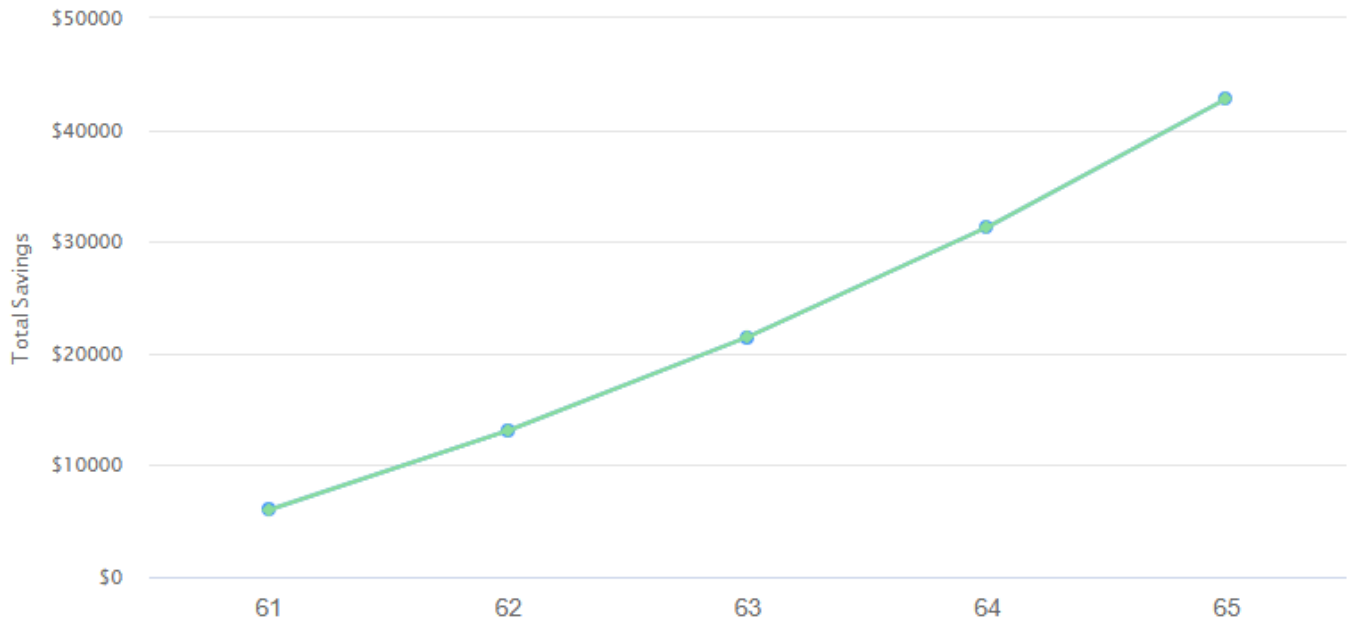
$42,785.34

Total employee contributions

$33,153.79

Total employer contributions

$0.00



Get Tomorrow's Rate Today

	Current List	Drop the Price	Permanent BuyDown
Purchase Price:	$325,000	$300,000	$325,000
VA Loan Amount:	$331,988	$306,450	$331,988
Term:	30 Years Fixed	30 Years Fixed	30 Years Fixed
Rate:	6.490%	6.490%	5.490%
Pymt:	$2,375	$2,192	$2,162
Points:	$0	$0	$6,640 (2.000%)
Funds at Closing:	$6,085	$5,814	$12,716

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