

Market Update

with Daniel Jackson



THE JACKSON TEAM

Oct 2025



Daniel Jackson 
jacksonsteamm

BREAKING: Government Shutdown could cause delays in Real Estate Market

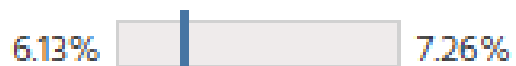




MARKET UPDATE: RATES

30 Yr. Fixed

6.38% +0.00



\$1,560 / mo

15 Yr. Fixed

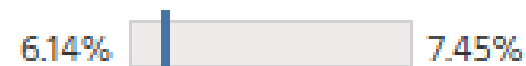
5.90% +0.00



\$2,096 / mo

30 Yr. Jumbo

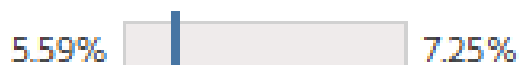
6.29% +0.01



\$1,546 / mo

7/6 SOFR ARM

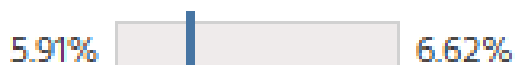
5.85% +0.01



\$1,475 / mo

30 Yr. FHA

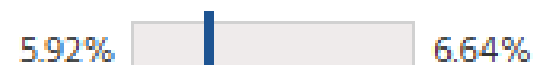
6.08% +0.01



\$1,512 / mo

30 Yr. VA

6.10% +0.01

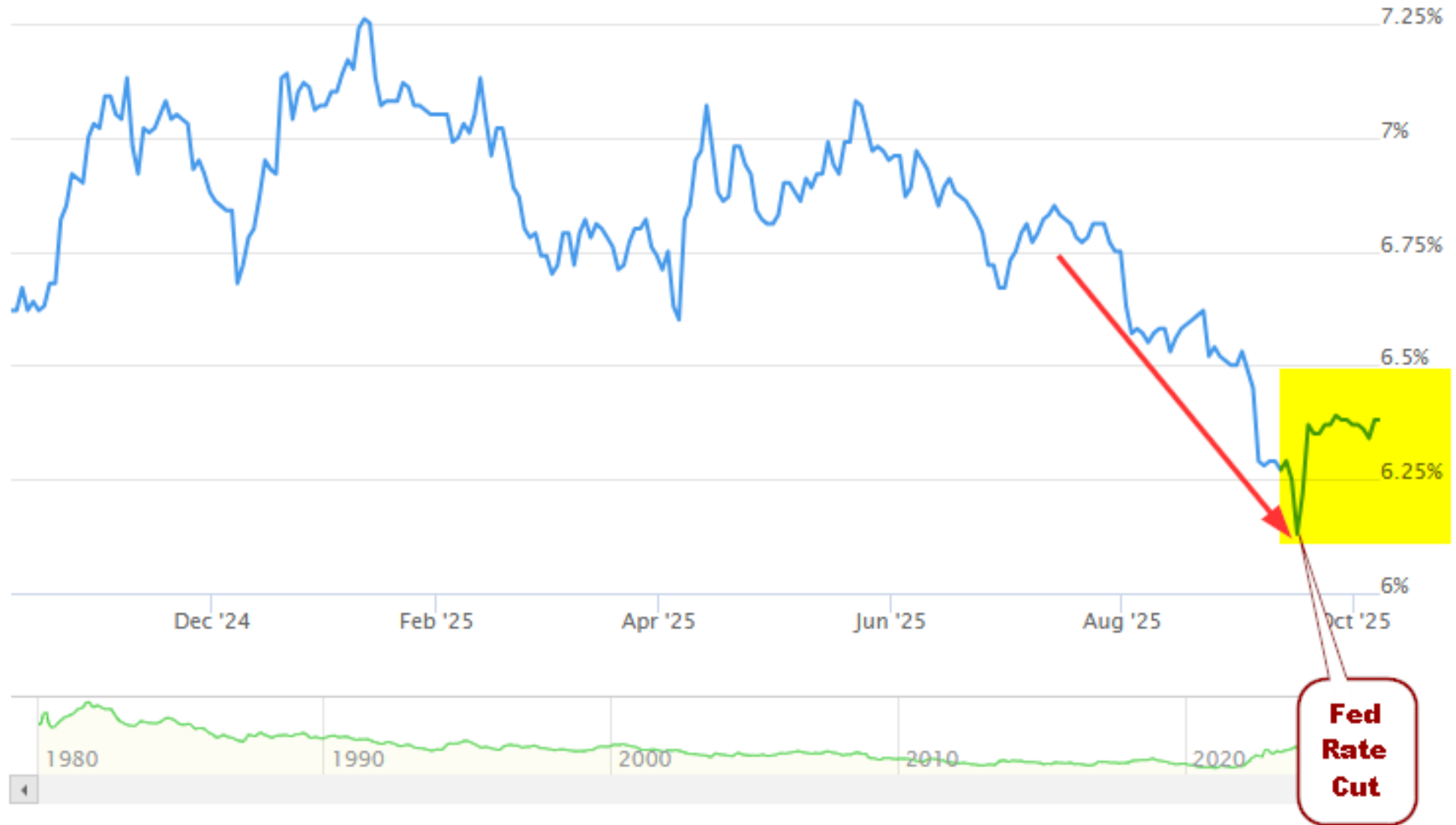


\$1,515 / mo

Estimated Principal & Interest

Loan Amount:

[Mortgage Calculators](#)



Junk Mail

Here's what your savings could look like:

Your existing loan

Rate/APR	6.500%
Monthly Payment	\$1,827
Mortgage Insurance	\$120
Your Monthly Savings	
Your Annual Savings	

Your new loan

5.500% / 6.476%
\$1,701
\$179
\$126
\$1,508

This can be accomplished with no appraisal or income verification, and typically \$0 out of pocket.

REFUND SCHEDULE

November-25	\$3,728.64
December-25	\$3,612.12
January-26	\$3,495.60

As part of the refund process you may be eligible to take advantage of lower interest rate by utilizing the Streamline Refinance program. You don't even need your home re-appraised!

This could be your new monthly payment: \$1,857.35*

Today's 30 Year Rate*: 4.499% Fixed / 5.314% APR

By taking advantage of this low rate, you may be able to save thousands of dollars in mortgage interest over the life of your loan. You may also be able to defer your monthly mortgage payment **until November 1st, 2025.**

But you must act soon – each month your potential refund is decreasing.

In order to apply for your refund and this low rate, call right away. To make your next house payment on **November 1st** and start saving money on your mortgage payment, don't delay - call one of our Streamline Specialists!

Don't Wait, Call Toll Free: 888-737-6466

Representatives are available M-F 7:00 a.m. – 7:00 p.m., Saturday 9:00a.m. – 1:00 p.m.

Reference Code: M21055904

**WHAT DO YOU UNDERSTAND ABOUT
MORTGAGE RATES AND HOW THEY
FLUCTUATE?**



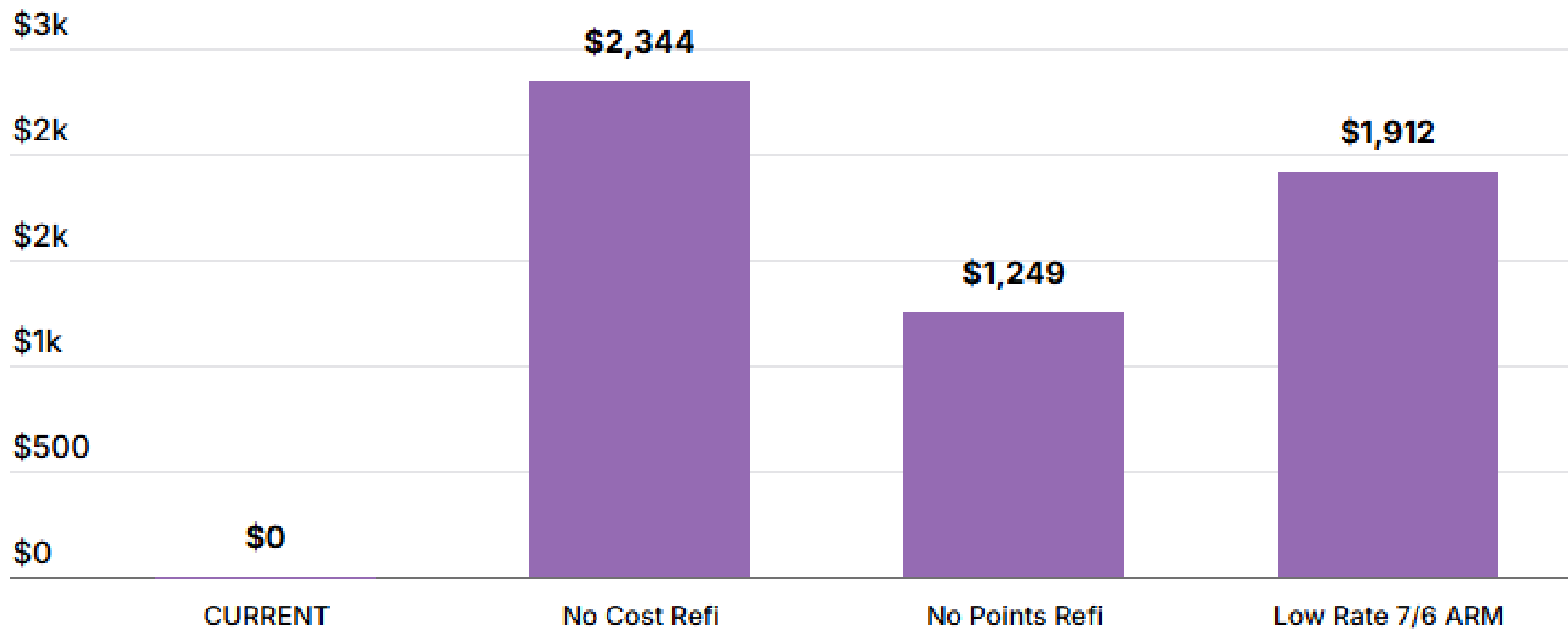


	CURRENT	No Cost Refi	No Points Refi	Low Rate 7/6 ARM
Property Value:	\$296,745	\$296,745	\$296,745	\$296,745
Loan Amount:	\$195,672	\$195,843	\$198,118	\$201,135
Interest Rate:	7.490%	6.875%	6.500%	5.490%
APR:	NA	*6.965%	*6.587%	*5.710%
Term (mos):	360	360	360	360
Payment:	**\$1,963.99	**\$1,856.97	**\$1,822.66	**\$1,711.18
Cash To Close:	\$0.00	\$1,224.02	\$1,224.02	\$1,224.02
Monthly Savings	\$0.00	\$107.02	\$141.33	\$252.81

BREAK EVEN ANALYSIS

Savings over 24 Months

[View details](#)

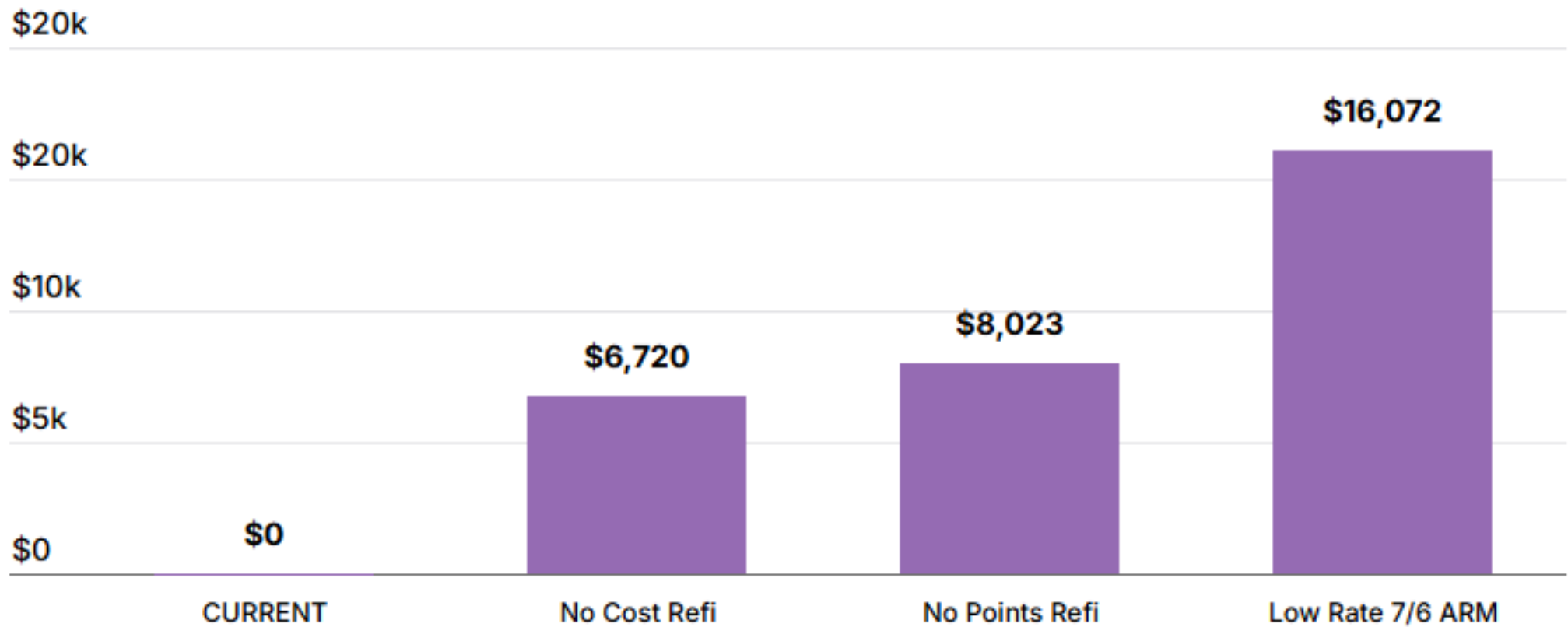


BREAK EVEN ANALYSIS



Savings over 72 Months

[View details](#)



Refinance Opportunities

US 10-year Treasury



Lastly...

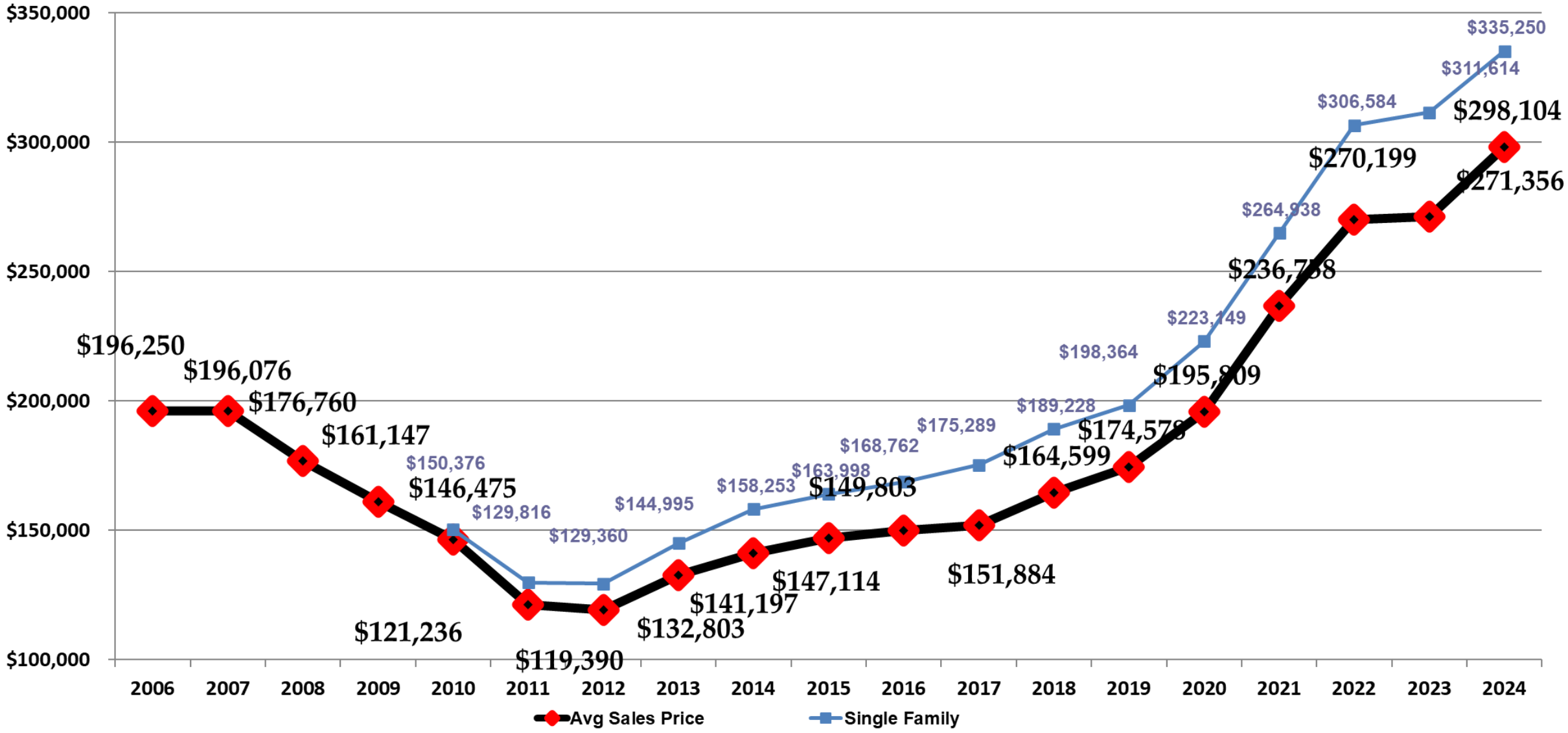
Our Job Begins When Your First Loan Closes . . .

- Rate WATCH Program
- Monthly Equity Reports
- Annual Mortgage Reviews
- Repeat Customer Incentive (RCI)
Refinance Program

REFER US!
Know someone
looking to buy?

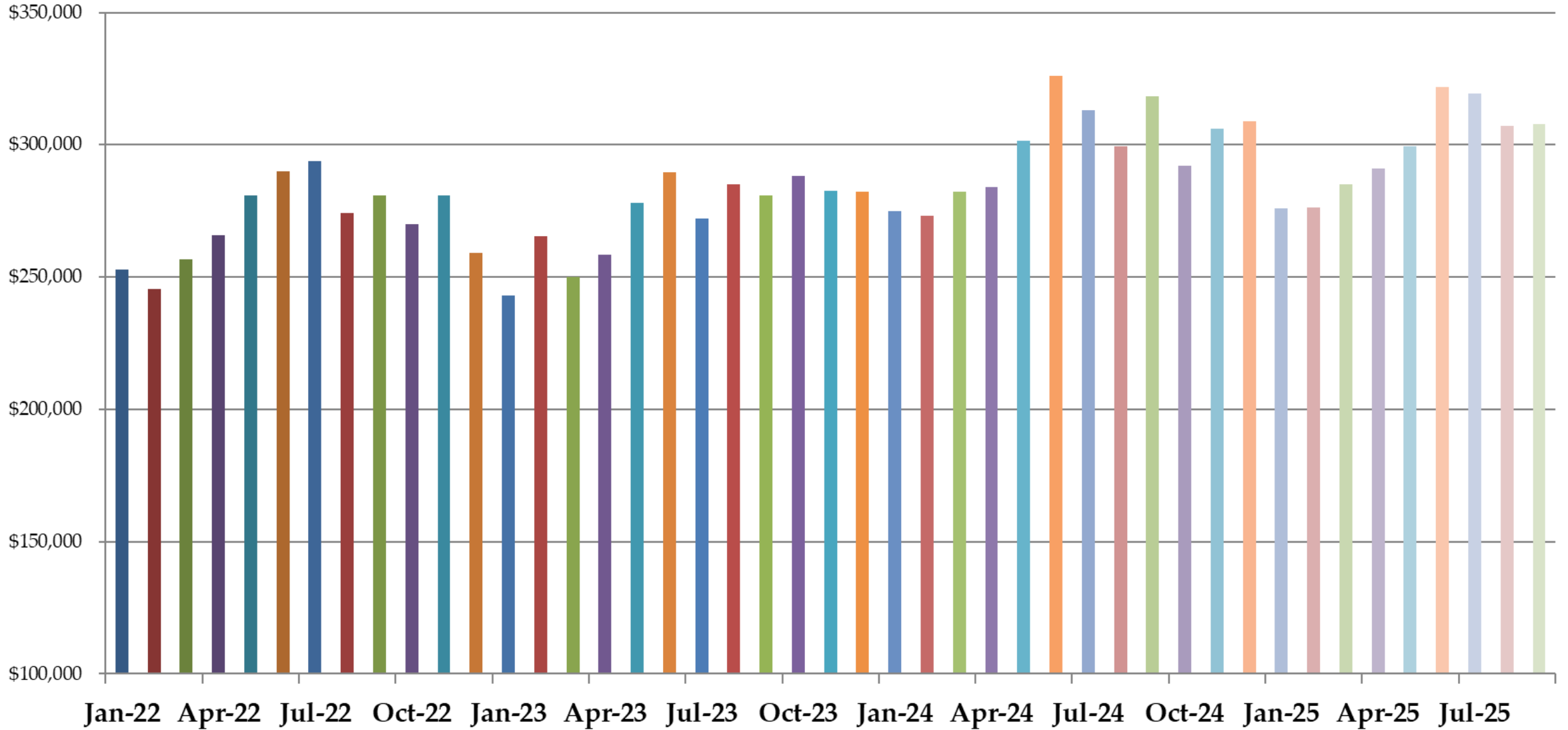


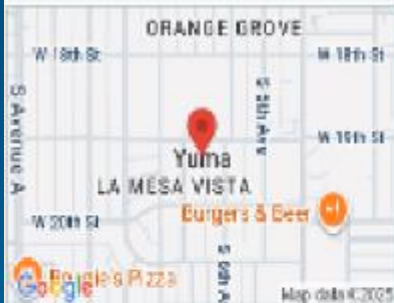
Yuma Avg Sales Price



Avg Sales Price Monthly

2022 - 2025





Yuma, AZ, USA

Home Price: \$320,000

Key insights for Yuma

• Median Price: \$290,574

Forecasted Appreciation

Cumulative 5-year gain in Yuma County, AZ

+3.8% avg. per year ↗

\$60,860 - (19.02%)



Historical Appreciation

Avg. per year in Yuma

5 yr	8.15%
10 yr	5.88%
63 yr	4.1%

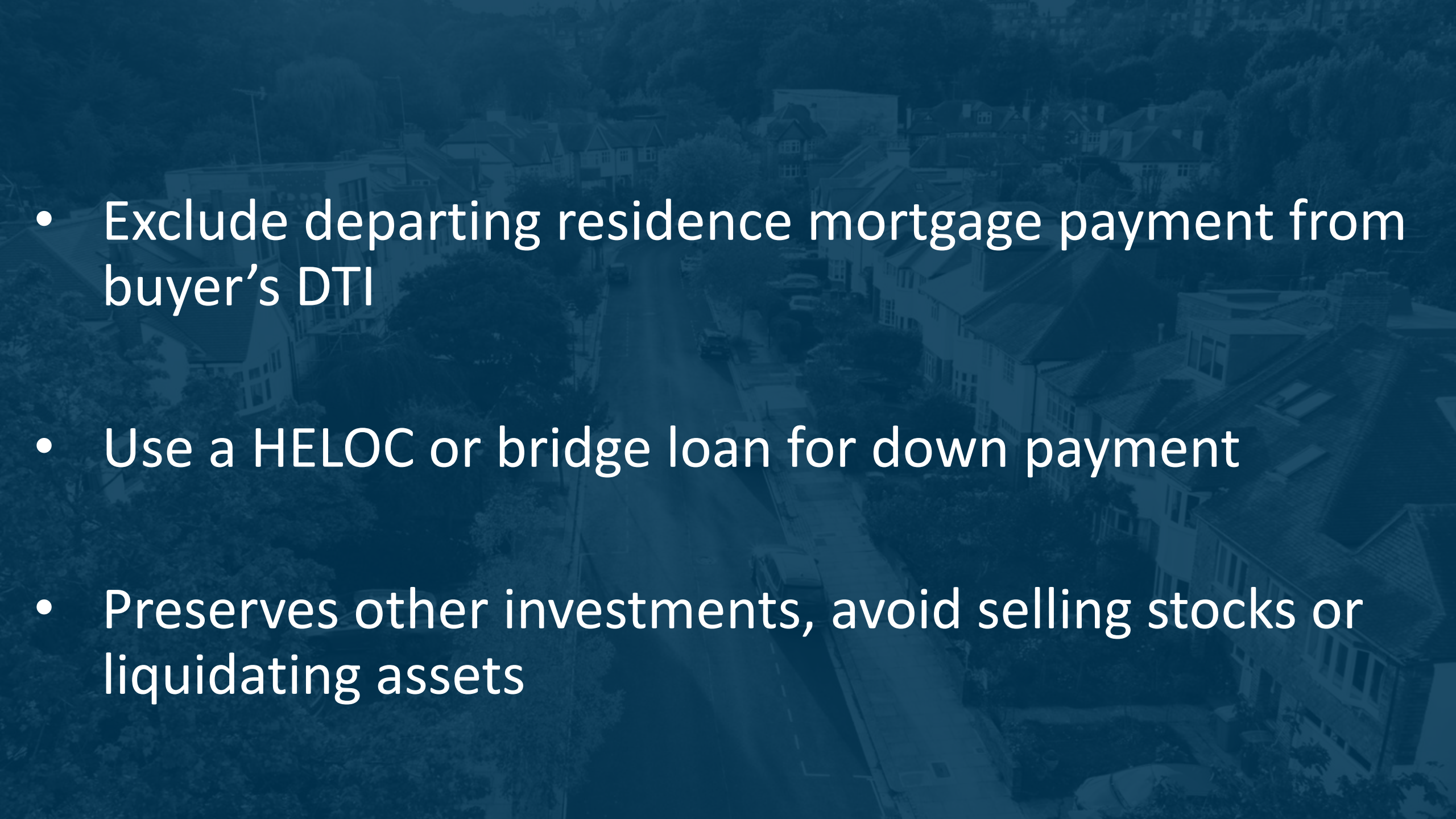


Strategy: Assumable Loans

	Assumable Mortgage without HELOC	Assumable WITH HELOC until sale	Assumable AFTER recast	Standard Purchase after sale recast
Purchase Price:	\$460,000	\$460,000	\$460,000	\$460,000
Loan Amount:	\$371,170	\$467,170	\$291,170	\$291,170
Blended Rate:	4.375%	5.223%	4.375%	6.250%
Blended APR:	*4.411%	*5.308%	*4.412%	*6.287%
Term (mos):	322	322	320	360
Payment:	**\$2,355.46	**\$3,188.57	**\$1,937.94	**\$2,187.61
Cash To Close:	\$94,904.95	\$815.35	\$173,984.95	\$174,129.95
Monthly Savings	\$833.11	\$0.00	\$1,250.63	\$1,000.96



**Strategy:
Buy Before You Sell**

- 
- Exclude departing residence mortgage payment from buyer's DTI
 - Use a HELOC or bridge loan for down payment
 - Preserves other investments, avoid selling stocks or liquidating assets

Requirements:

1. 20% equity in departing residence
2. 6-12 months of mortgage payment reserves
3. Departing home can be a Private Exclusive or listed on the MLS



DSCR Loans: Debt Service Coverage Ratio

DSCR LOAN

Allows Real Estate Investors to qualify on the cashflow of the property instead of personal income.

Perfect for clients with multiple properties

The DSCR is calculated by taking the gross rents divided by the PITIA of the subject property.

