HISTORICAL SNAPSHOT - 11/03/25

30-year Fixed Rate (FHLMC), 1-Year Constant Maturity Treasury (CMT) the Federal Funds Rate and 30-Day Average SOFR

The All In One Loan (AIO) uses the **30-Day Average SOFR (Secured Overnight Financing Rate)** as the index the interest rate is based on that borrowers pay. Because the 30-Day Average SOFR aligns with federal monetary policy, the 25-year historical rate trend used in the Interactive Comparison Simulator is based on the Effective Federal Funds Rate (Fed-Funds Rate).

Over the past 25 years, there have been **4** completed increasing or "trending higher" rate cycles lasting an average of **32** months, and **3** completed decreasing or "trending lower" rate cycles lasting an average of **53** months, present cycle excluded. For the purposes of programming the Simulator, rate cycles are defined generally by 3 or more months of rate movement in one prominent direction. The Interactive Comparison Simulator offers multiple rate-trend assumptions to select from to test potential benefit during a broad-range of hypothetical scenarios. Ask a Certified and Licensed Mortgage Professional for more details.

30-yr Fixed Rate

Most Recent Month:	6.250%
Average Since 4/2020:	5.301%
25-Year Average:	5.105%

Fed-Funds Rate

Most Recent Month:	4.082%
Average Since 4/2020:	2.786%
25-Year Average:	1.855%

1-Year CMT Rate

Most Recent Month:	3.650%
Average Since 4/2020:	2.853%
25-Year Average:	1.953%

30-Day Average SOFR

Most Recent Month:	4.307%
Current Month:	4.201%
Average Since 4/2020:	2.720%