

RATE SHEET

v carmellsellshomes@gmail.com

SH RWOOD

MORTGAGE GROUP

Brokerage Lic. -- 12176

Effective Date: 12-Jan-2026

Prime Rate: 4.45%

TERM (FIXED)	INSURED (25 YR)	CONVENTIONA L (25 YR)
1	4.84%	5.34%
2	4.39%	4.64%
3	3.79%	4.11%
4	4.19%	4.59%
5	3.99%	4.19%
7	5.10%	5.35%
10	5.50%	5.75%
5 YEAR FLEX VRM CLOSED	PRIME -0.75%	PRIME -.64%
3 YEAR FLEX VRM CLOSED	PRIME -0.80	PRIME -.20%

RATES ARE SUBJECT TO CHANGE

While our rates follow current benchmarks, we often have access to special offers. Reach out today. Your clients could qualify for lower rates, exclusive promos, or even cashback.

Lenders may charge premiums on rental property