

November 2025 Market Snapshot





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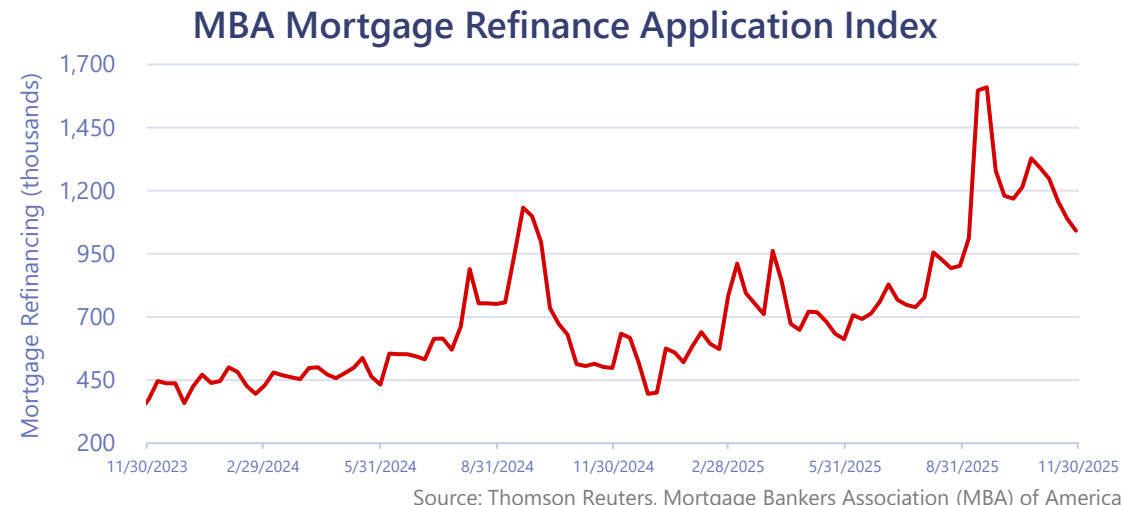
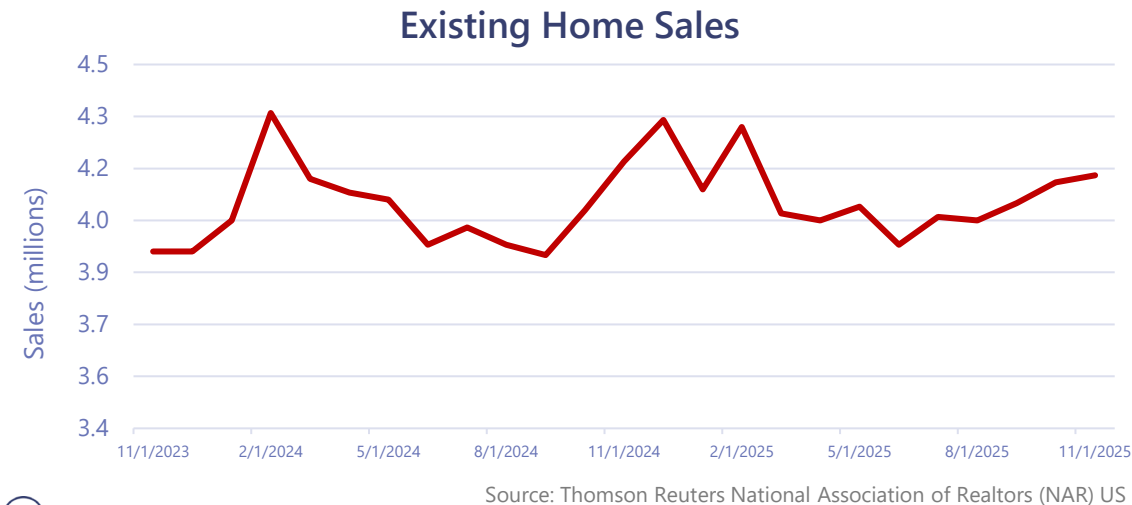
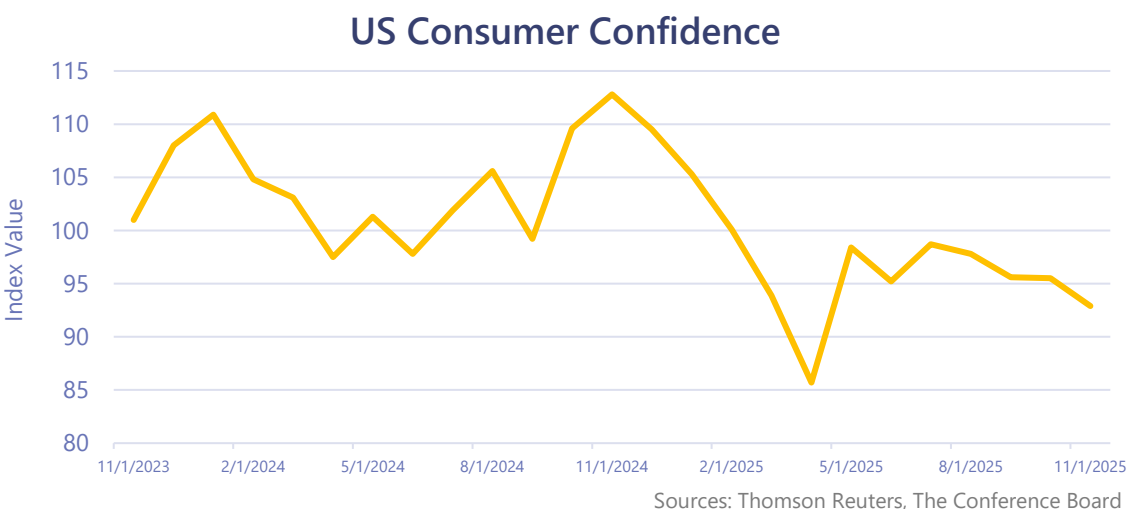
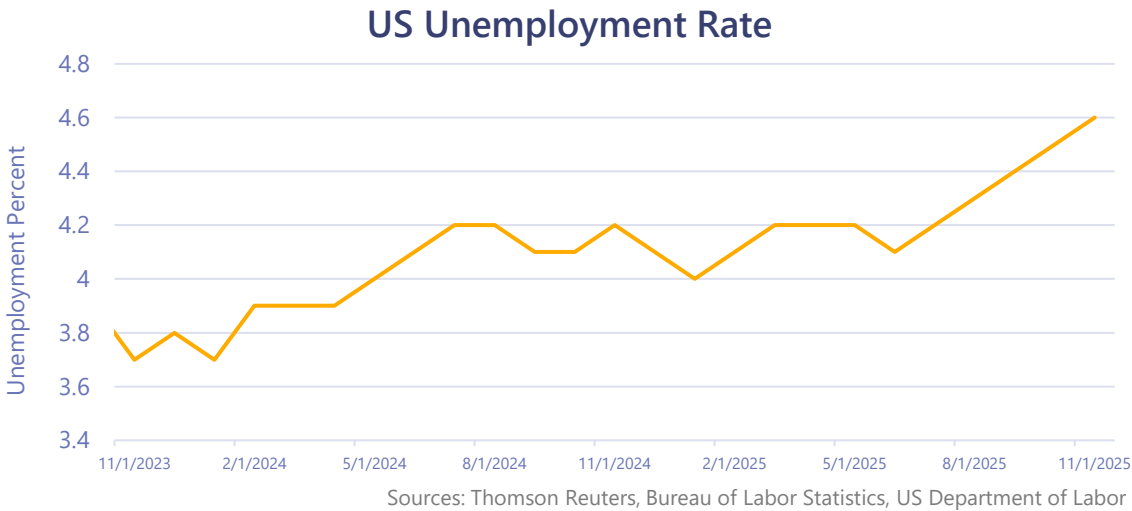
Macro-Economic Indicators



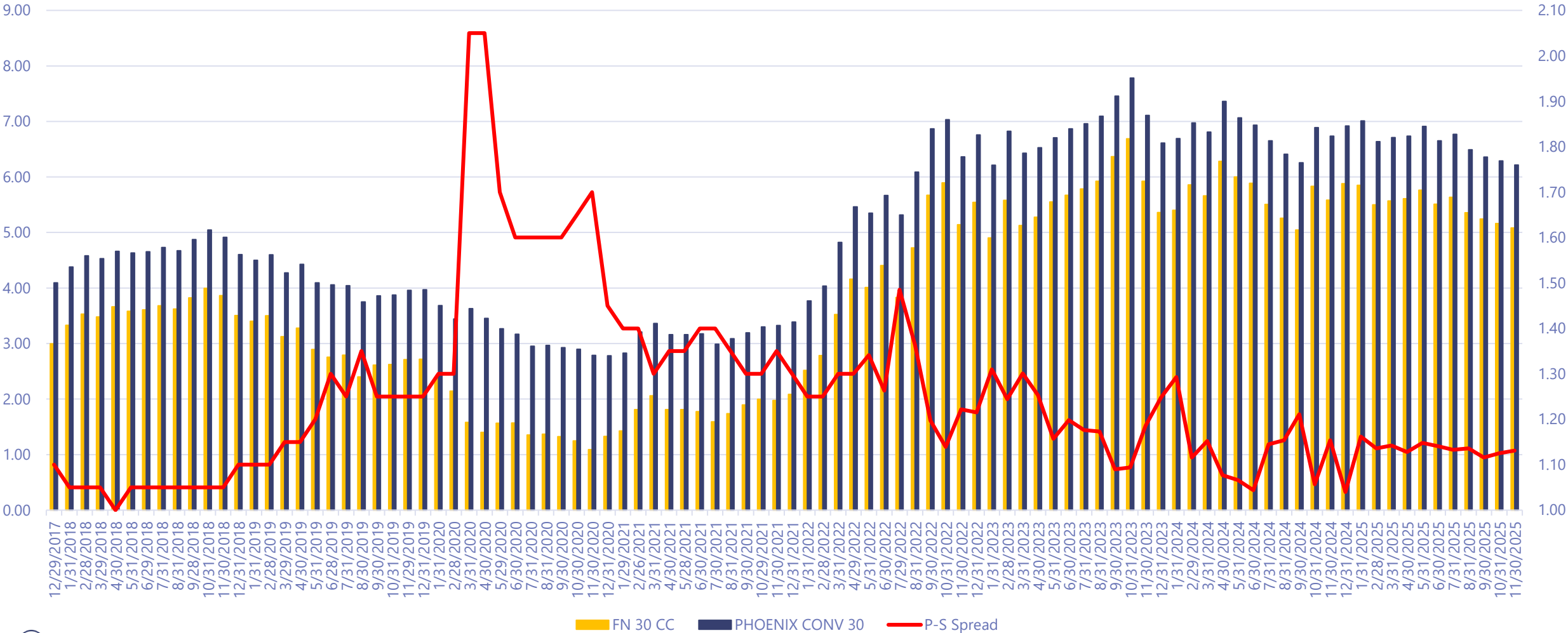
Summary

- According to the official BLS data, the total nonfarm payroll employment increased by 64,000 in November, while the unemployment rate rose to 4.6%. In contrast, the ADP Research Institute's National Employment Report indicated that private sector employment declined by 32,000 jobs in the same period.
- The Federal Reserve did not hold any meetings in November but announced quarter percentage point rate cut at the December FOMC meeting, lowering the target range for the federal funds to 3.50% - 3.75%.
- The MBA Mortgage Refinance Application Index's weekly readings declined to 1,042 at the end of November, down from 1,328 recorded in the prior month and MBA Purchase Index rose to 186.1 from 163.3 from prior month.
- The estimated existing home sales increased about 0.5% month-over-month to 4,130,000 from 4,110,000 from prior month.

Macro-Economic Indicators



Primary Secondary Spread Tracking



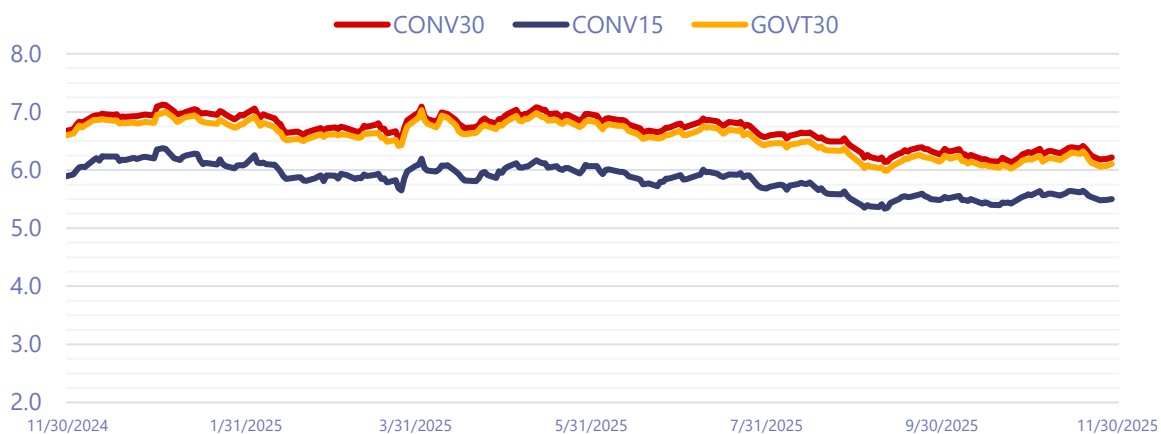
Rate History

Summary

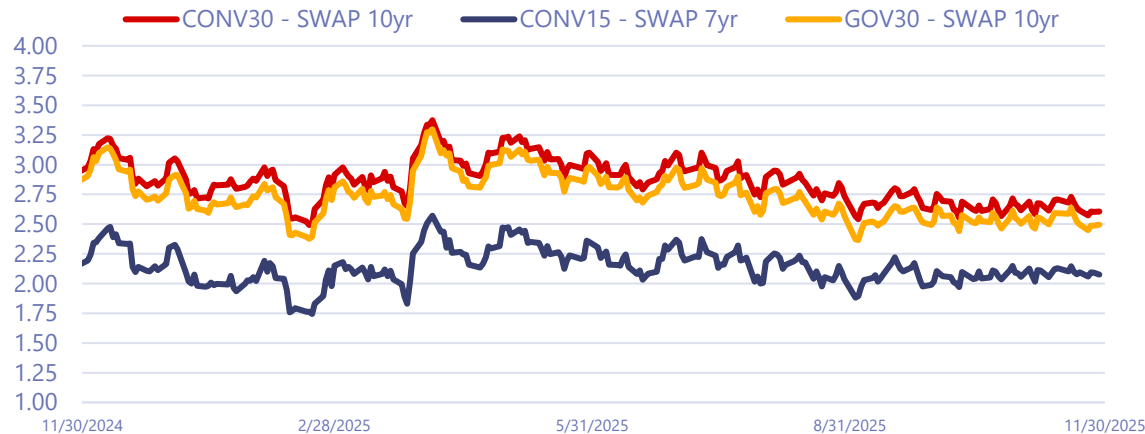
- PHOENIX primary mortgage rates decreased from October to November. The fixed 30-year CONV rate dropped by 7.30 bps, GOVT product fell by 6.60 bps, and 15-year rates decreased by 5.60 bps.
- SOFR SWAP rates decreased in November.
- Treasuries were down in November compared to October.
- Volatilities increased month-over-month.

Rate History

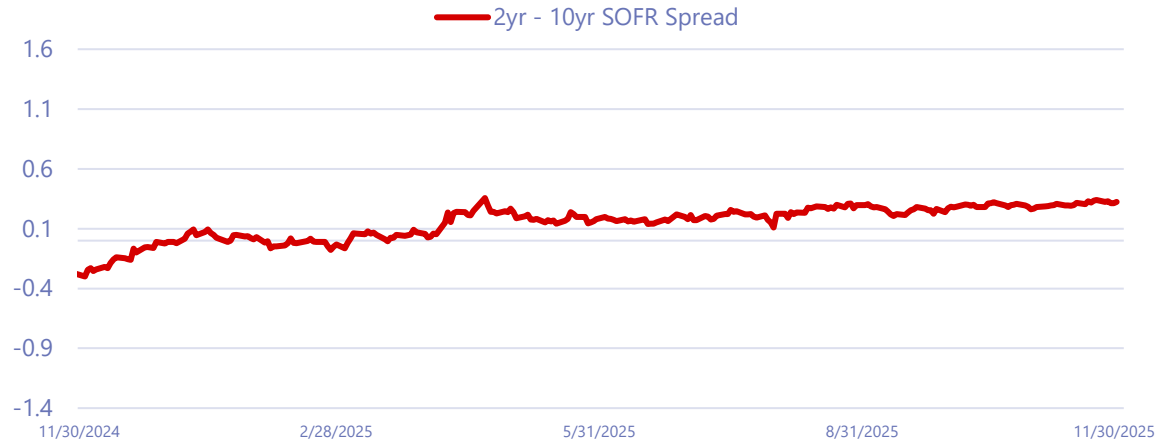
PHOENIX Mortgage Par Rates (%)



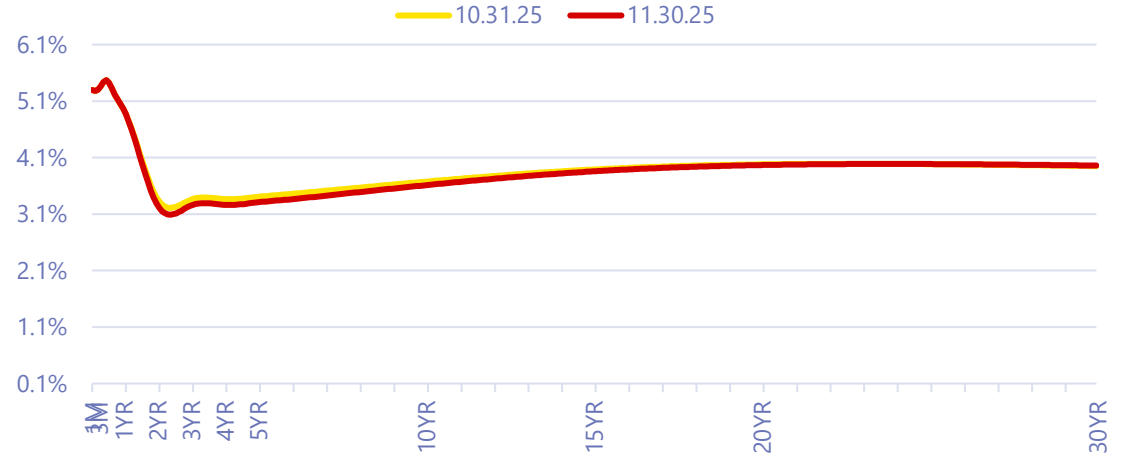
Mortgage Par Spread over SOFR Rates (%)



2yr and 10yr SOFR Spread



Yield Curve Comparison



Rate History (cont.)

Primary Rates as of 11/30/2025

| Rate | 11/29/2024 | 8/29/2025 | 10/31/2025 | 11/28/2025 |
|---------|------------|-----------|------------|------------|
| CONV30 | 6.667 | 6.426 | 6.291 | 6.215 |
| CONV15 | 5.885 | 5.510 | 5.568 | 5.499 |
| GOV30 | 6.589 | 6.258 | 6.177 | 6.105 |
| ARM 5/1 | 6.125 | 6.000 | 5.875 | 5.875 |

Secondary Rates as of 11/30/2025

| Rate | 11/29/2024 | 8/29/2025 | 10/31/2025 | 11/28/2025 |
|------------|------------|-----------|------------|------------|
| FNMA 30 | 5.582 | 5.356 | 5.163 | 5.084 |
| FNMA 15 | 5.008 | 4.599 | 4.573 | 4.500 |
| GNMA II 30 | 5.516 | 5.304 | 5.155 | 5.092 |
| GNMA II 15 | 5.008 | 4.599 | 4.573 | 4.500 |
| ARM 5/1 | 6.400 | 6.070 | 5.850 | 5.870 |

SOFR Rates as of 11/30/2025

| Rate | 8/29/2025 | 9/30/2025 | 10/31/2025 | 11/28/2025 |
|------------|-----------|-----------|------------|------------|
| 3 MO ED | 5.295 | 5.295 | 5.295 | 5.295 |
| 6 MO ED | 5.472 | 5.472 | 5.472 | 5.472 |
| 12 MO ED | 4.976 | 4.976 | 4.976 | 4.976 |
| 2 YR SOFR | 3.392 | 3.384 | 3.394 | 3.286 |
| 3 YR SOFR | 3.295 | 3.335 | 3.351 | 3.246 |
| 5 YR SOFR | 3.336 | 3.378 | 3.404 | 3.307 |
| 10 YR SOFR | 3.688 | 3.653 | 3.674 | 3.610 |
| 15 YR SOFR | 3.956 | 3.871 | 3.889 | 3.856 |
| 20 YR SOFR | 4.075 | 3.963 | 3.981 | 3.968 |
| 30 YR SOFR | 4.073 | 3.931 | 3.950 | 3.959 |

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends

Summary

- Quarter-over-quarter, national CPR speeds increased to 8.64% in November from August's 7.17%.
- Average prepayment speeds for fixed-rate GNMA and GSE loans were 8.64% in November, a 229-bps decrease from October's rate of 10.93%.
- Over the month, the CONV 30-year and 15-year CPR decreased by 2.20% and 2.12%, respectively. FHA and VA speeds decreased by 1.92% and 3.36%, respectively.

CPR Summary

SUMMARY TABLES - November 2025

Loan Characteristics

Prepayments

| Investor | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age | CPR | 1mo CPR Change% |
|---------------|--------------|------|----------------|---------------|----------|--------|-----------------|
| CONV Fixed 30 | \$280,818 | 4.38 | 756 | 75 | 56 | 8.09% | -21.40% |
| CONV Fixed 15 | \$219,033 | 3.21 | 763 | 61 | 60 | 6.82% | -23.73% |
| GNMA Fixed 30 | \$244,493 | 4.60 | 699 | 93 | 51 | 10.64% | -19.70% |
| GNMA Fixed 15 | \$154,908 | 3.91 | 709 | 76 | 57 | 10.83% | -20.43% |

| Vintage | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age | CPR | 1mo CPR Change% |
|---------|--------------|------|----------------|---------------|----------|-------|-----------------|
| 2006 | \$136,820 | 5.39 | 674 | 79 | 191 | 5.56% | -14.00% |
| 2007 | \$144,674 | 5.30 | 668 | 81 | 182 | 5.18% | -21.64% |
| 2008 | \$146,372 | 5.14 | 670 | 84 | 175 | 5.34% | -19.76% |
| 2009 | \$161,323 | 4.84 | 716 | 81 | 182 | 5.97% | -14.54% |
| 2010 | \$167,776 | 4.66 | 730 | 81 | 174 | 5.92% | -19.75% |
| 2011 | \$165,563 | 4.48 | 734 | 80 | 165 | 6.07% | -19.28% |
| 2012 | \$192,397 | 3.80 | 747 | 81 | 156 | 5.51% | -19.48% |
| 2013 | \$184,416 | 3.84 | 742 | 80 | 147 | 5.57% | -17.94% |
| 2014 | \$165,792 | 4.29 | 728 | 81 | 131 | 6.02% | -21.19% |
| 2015 | \$188,004 | 3.97 | 733 | 80 | 120 | 5.72% | -16.42% |
| 2016 | \$205,310 | 3.72 | 737 | 79 | 108 | 5.38% | -19.56% |
| 2017 | \$192,644 | 4.11 | 726 | 80 | 96 | 5.86% | -16.89% |
| 2018 | \$185,974 | 4.63 | 719 | 82 | 83 | 6.20% | -16.60% |
| 2019 | \$220,210 | 4.00 | 733 | 81 | 71 | 5.72% | -16.36% |
| 2020 | \$282,004 | 3.01 | 757 | 74 | 62 | 4.24% | -19.66% |

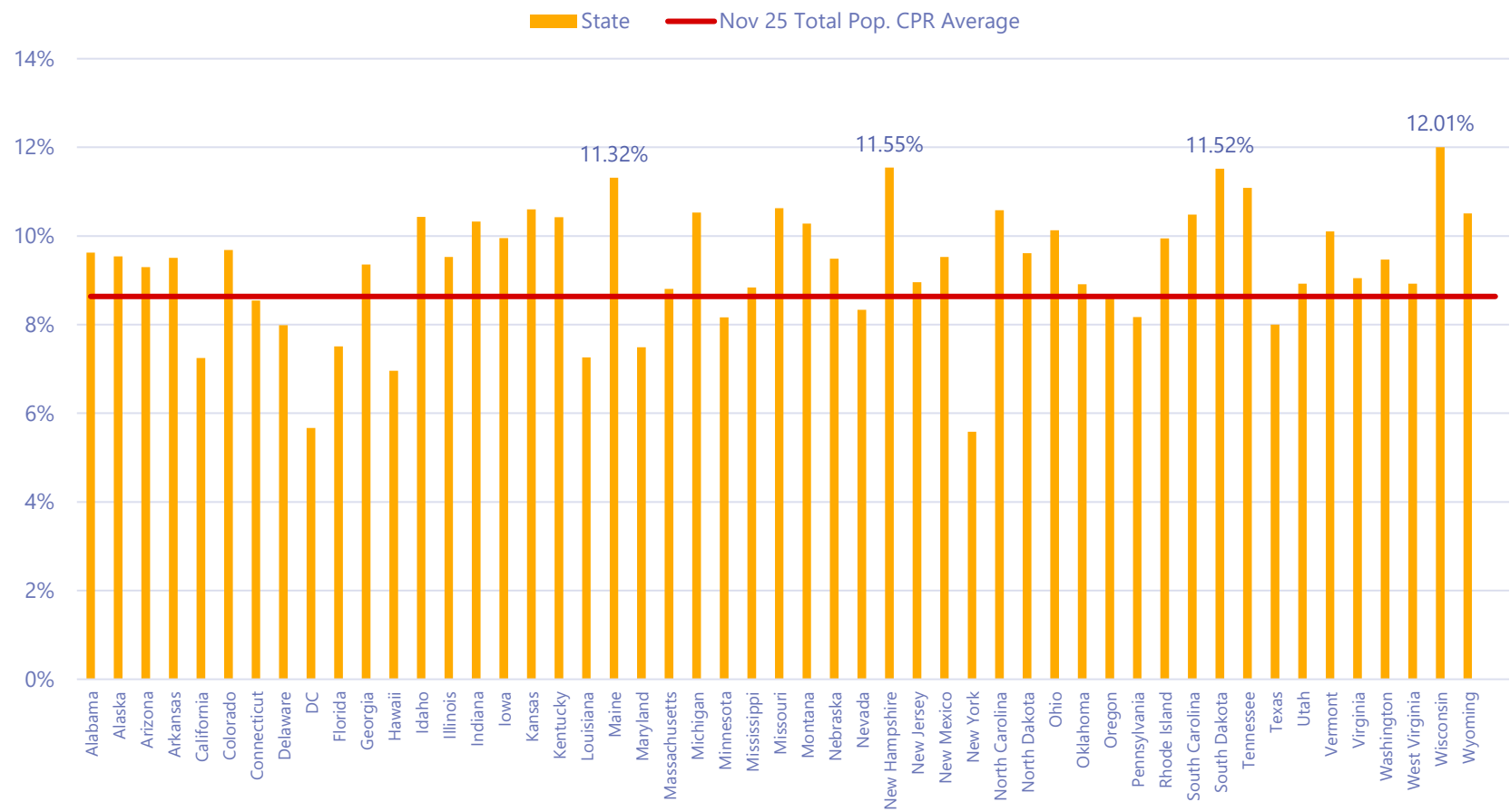
| Tranche | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age | CPR | 1mo CPR Change% |
|-----------------|--------------|------|----------------|---------------|----------|--------|-----------------|
| 0.0000 - 2.4999 | \$296,402 | 2.25 | 762 | 69 | 55 | 4.11% | -20.47% |
| 2.5000 - 2.9999 | \$297,524 | 2.79 | 759 | 72 | 56 | 3.86% | -20.66% |
| 3.0000 - 3.4999 | \$264,961 | 3.21 | 745 | 77 | 62 | 4.62% | -19.04% |
| 3.5000 - 3.9999 | \$225,423 | 3.71 | 736 | 79 | 85 | 5.15% | -17.88% |
| 4.0000 - 4.4999 | \$199,374 | 4.19 | 730 | 81 | 97 | 5.62% | -16.92% |
| 4.5000 - 4.9999 | \$209,863 | 4.73 | 729 | 81 | 80 | 5.54% | -18.00% |
| 5.0000 - 5.4999 | \$234,595 | 5.23 | 730 | 83 | 60 | 6.04% | -17.57% |
| 5.5000 - 5.9999 | \$288,614 | 5.76 | 735 | 82 | 31 | 8.99% | -20.45% |
| 6.0000 - 6.4999 | \$299,451 | 6.24 | 739 | 83 | 22 | 14.42% | -20.75% |
| 6.5000 or more | \$292,409 | 6.93 | 737 | 82 | 18 | 22.95% | -21.25% |

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - November 2025



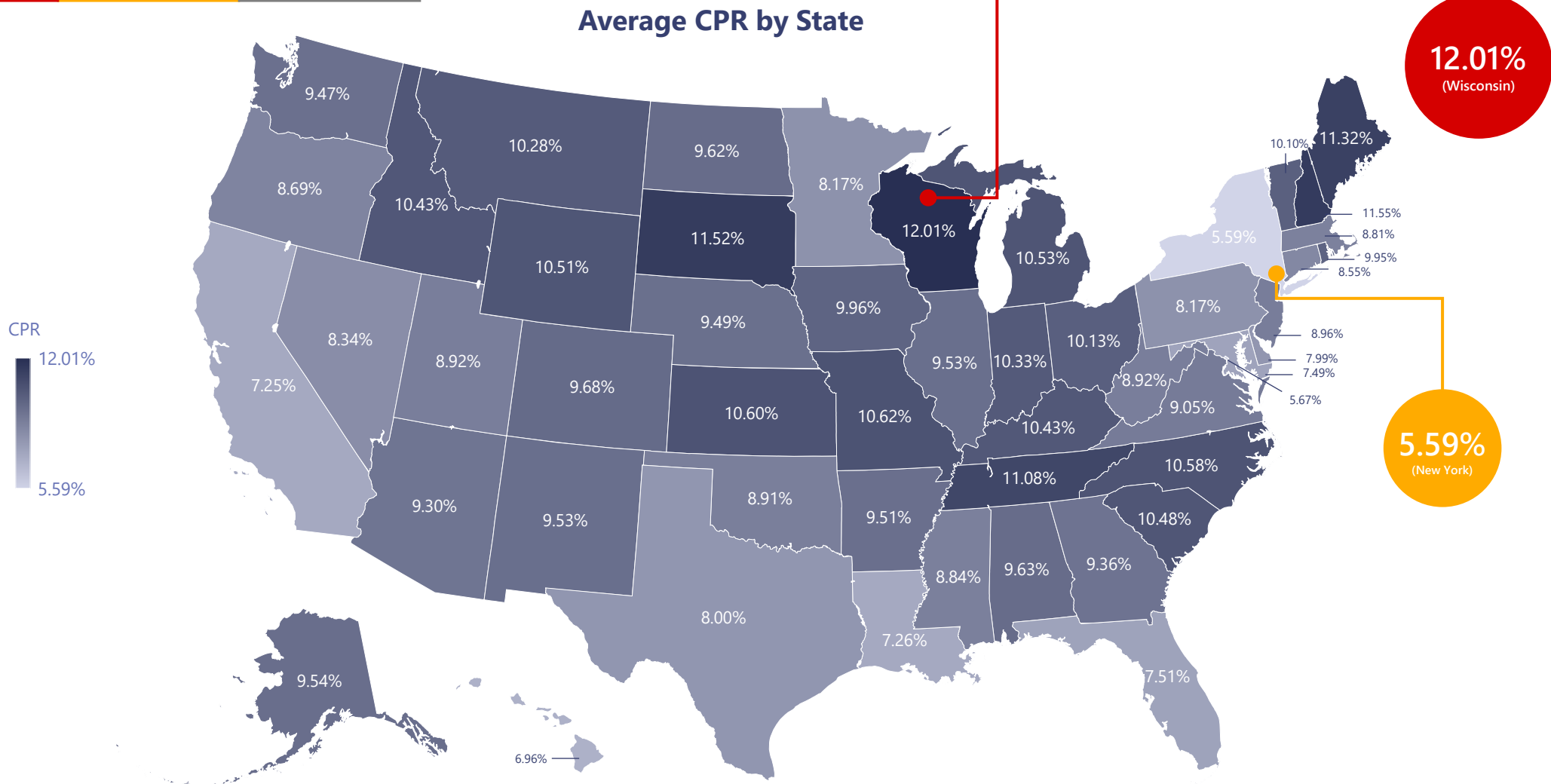
Analysis

- Wisconsin was the fastest prepaying state at 12.01%, followed by New Hampshire (11.55%), South Dakota (11.52%), and Maine (11.32%).
- In November, the slowest prepaying state was New York at 5.59%.
- The Middle Atlantic (PA, NY, and NJ) showed the lowest prepayment speeds on average with a rate of 7.58%.
- The East North-Central region (WI, MI, IL, IN, OH) had the highest prepayment speed on average, with a rate of 10.41%.

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends (cont.)

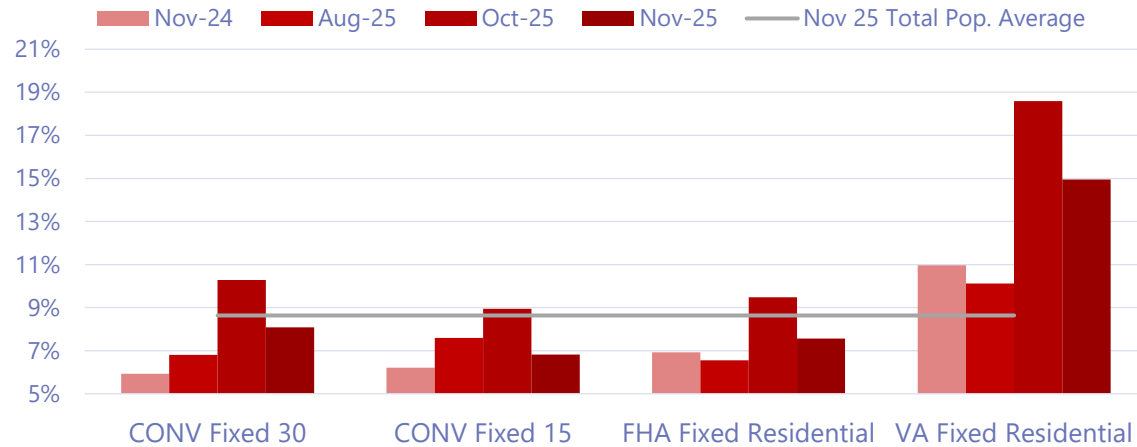


GSE and GNMA fixed rate product only

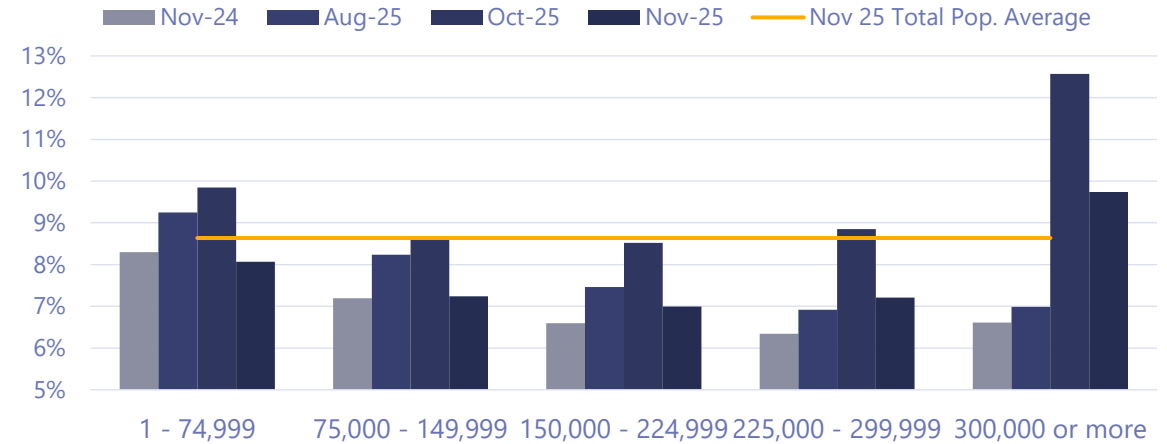
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

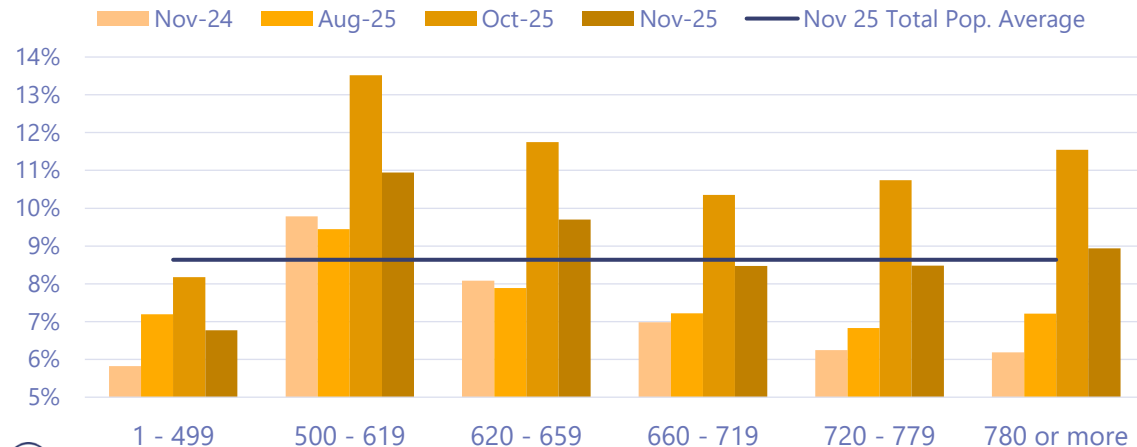
CPR by Fixed-Rate Product - November 2025



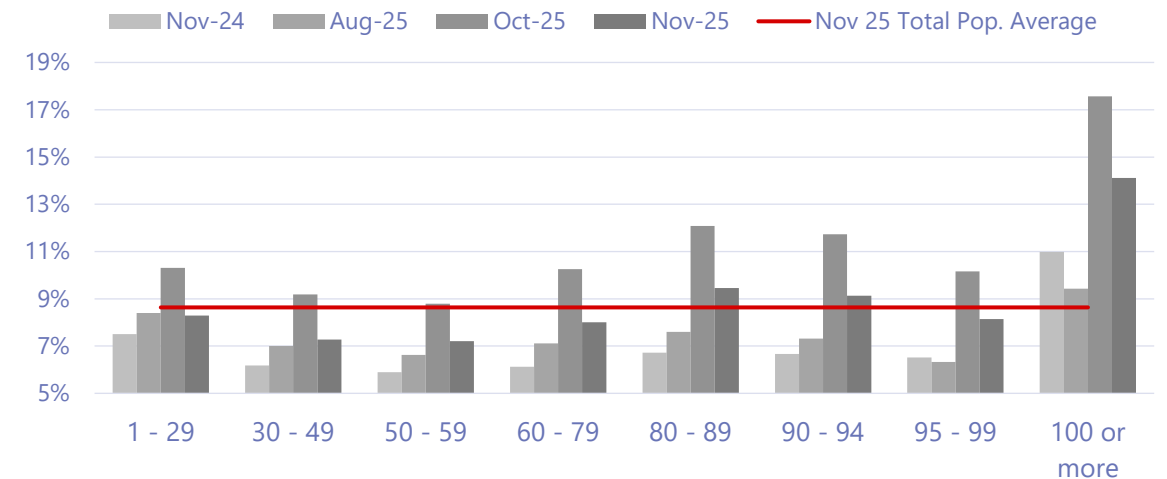
CPR by Original Loan Balance - November 2025



CPR by Original FICO - November 2025



CPR by Original LTV - November 2025



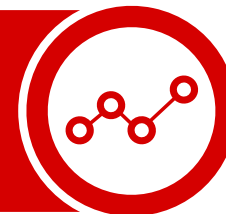
Delinquency Trends

Summary

- The national delinquency and foreclosure rate rose to 3.88%, an increase of 49.90 bps compared to last month. This new value is 33.00 bps higher than the 3.55% national average delinquency and foreclosure rate from November 2024.
- CONV 30-year loans' delinquency and foreclosure rates increased by 30.60 bps, and CONV 15-year loans' rates increased by 15.90 bps since October 2025.
- On a month-over-month basis, national average delinquency and foreclosure rates increased by 161.40 bps for fixed-rate FHA and increased by 63.00 bps for fixed-rate VA.

NOTE: non-paying loans in forbearance are counted as delinquent in our data source.

Total delinquencies up
49.90bps



Delinquency Summary

SUMMARY TABLES - November 2025

Loan Characteristics

| Investor | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age |
|---------------|--------------|------|----------------|---------------|----------|
| CONV Fixed 30 | \$280,818 | 4.38 | 756 | 75 | 56 |
| CONV Fixed 15 | \$219,033 | 3.21 | 763 | 61 | 60 |
| GNMA Fixed 30 | \$244,493 | 4.60 | 699 | 93 | 51 |
| GNMA Fixed 15 | \$154,908 | 3.91 | 709 | 76 | 57 |

Delinquencies

| 30d DQ | 60d DQ | +90d DQ | Total FC | Total DQ & FC | 1mo DQ & FC Change% |
|--------|--------|---------|----------|---------------|---------------------|
| 1.16% | 0.29% | 0.42% | 0.15% | 2.01% | 17.95% |
| 0.56% | 0.11% | 0.13% | 0.04% | 0.83% | 23.63% |
| 4.77% | 1.62% | 2.50% | 0.81% | 9.70% | 12.90% |
| 2.56% | 0.75% | 1.16% | 0.34% | 4.81% | 19.39% |

| Vintage | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age |
|---------|--------------|------|----------------|---------------|----------|
| 2006 | \$136,820 | 5.39 | 674 | 79 | 191 |
| 2007 | \$144,674 | 5.30 | 668 | 81 | 182 |
| 2008 | \$146,372 | 5.14 | 670 | 84 | 175 |
| 2009 | \$161,323 | 4.84 | 716 | 81 | 182 |
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| 2016 | \$205,310 | 3.72 | 737 | 79 | 108 |
| 2017 | \$192,644 | 4.11 | 726 | 80 | 96 |
| 2018 | \$185,974 | 4.63 | 719 | 82 | 83 |
| 2019 | \$220,210 | 4.00 | 733 | 81 | 71 |
| 2020 | \$282,004 | 3.01 | 757 | 74 | 62 |

| 30d DQ | 60d DQ | +90d DQ | Total FC | Total DQ & FC | 1mo DQ & FC Change% |
|--------|--------|---------|----------|---------------|---------------------|
| 5.13% | 1.50% | 1.89% | 1.23% | 9.76% | 12.93% |
| 5.68% | 1.61% | 2.03% | 1.39% | 10.71% | 14.26% |
| 6.16% | 1.74% | 2.22% | 1.51% | 11.63% | 14.40% |
| 3.63% | 0.95% | 1.14% | 0.60% | 6.32% | 15.58% |
| 2.82% | 0.71% | 0.86% | 0.44% | 4.82% | 16.19% |
| 2.49% | 0.62% | 0.71% | 0.37% | 4.19% | 15.47% |
| 1.48% | 0.37% | 0.43% | 0.19% | 2.46% | 15.72% |
| 1.68% | 0.43% | 0.49% | 0.22% | 2.82% | 16.69% |
| 2.90% | 0.79% | 0.98% | 0.43% | 5.10% | 15.31% |
| 2.56% | 0.71% | 0.95% | 0.38% | 4.60% | 15.24% |
| 2.34% | 0.65% | 0.88% | 0.35% | 4.22% | 15.90% |
| 3.21% | 0.95% | 1.31% | 0.52% | 5.98% | 13.49% |
| 4.32% | 1.40% | 2.03% | 0.83% | 8.58% | 11.67% |
| 2.92% | 0.92% | 1.39% | 0.54% | 5.76% | 12.18% |
| 1.22% | 0.33% | 0.47% | 0.16% | 2.19% | 16.35% |

| Tranche | Avg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age |
|-----------------|--------------|------|----------------|---------------|----------|
| 0.0000 - 2.4999 | \$296,402 | 2.25 | 762 | 69 | 55 |
| 2.5000 - 2.9999 | \$297,524 | 2.79 | 759 | 72 | 56 |
| 3.0000 - 3.4999 | \$264,961 | 3.21 | 745 | 77 | 62 |
| 3.5000 - 3.9999 | \$225,423 | 3.71 | 736 | 79 | 85 |
| 4.0000 - 4.4999 | \$199,374 | 4.19 | 730 | 81 | 97 |
| 4.5000 - 4.9999 | \$209,863 | 4.73 | 729 | 81 | 80 |
| 5.0000 - 5.4999 | \$234,595 | 5.23 | 730 | 83 | 60 |
| 5.5000 - 5.9999 | \$288,614 | 5.76 | 735 | 82 | 31 |
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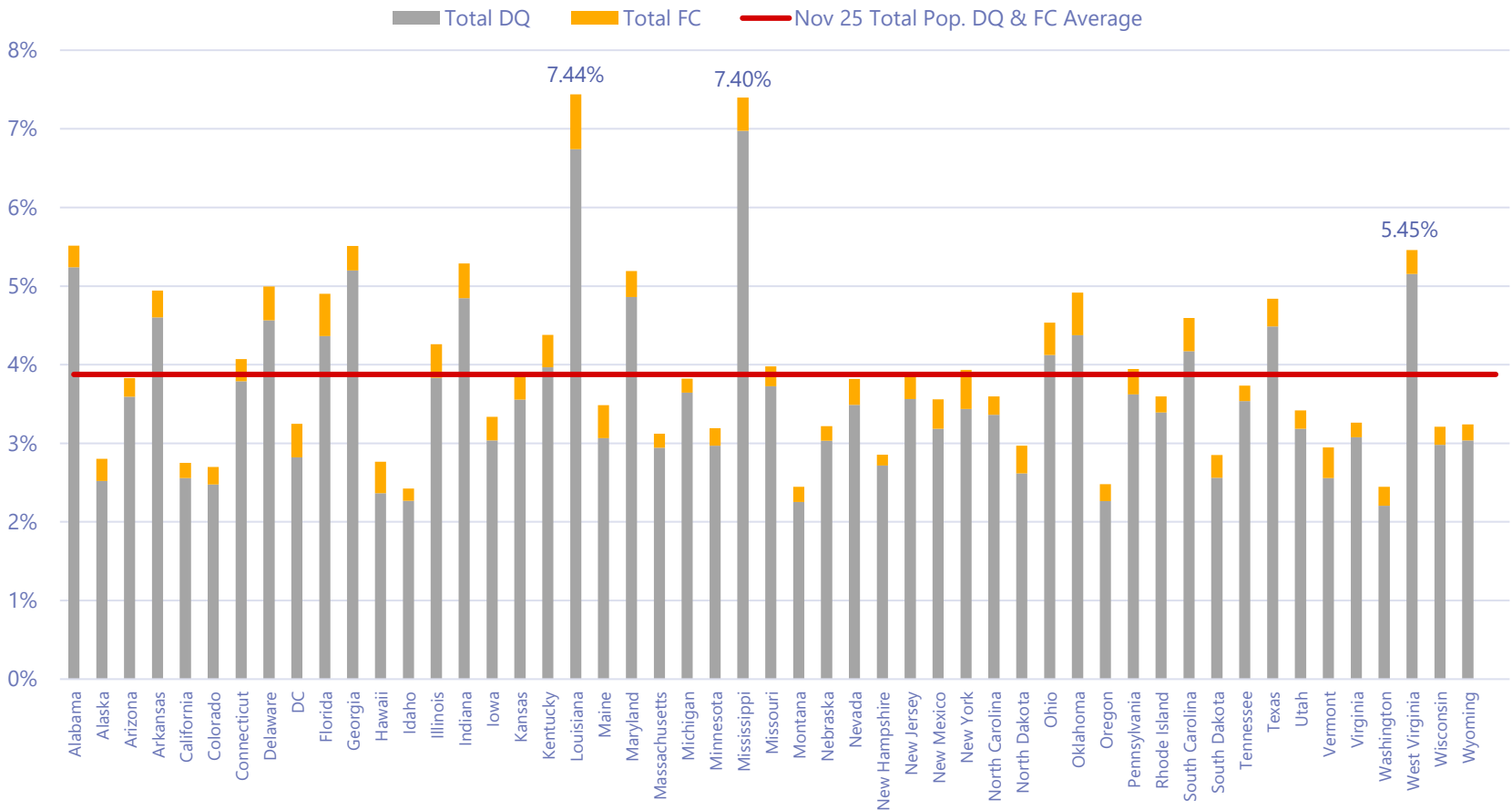
| 30d DQ | 60d DQ | +90d DQ | Total FC | Total DQ & FC | 1mo DQ & FC Change% |
|--------|--------|---------|----------|---------------|---------------------|
| 0.85% | 0.23% | 0.32% | 0.11% | 1.52% | 15.61% |
| 1.12% | 0.30% | 0.44% | 0.13% | 1.99% | 16.01% |
| 2.01% | 0.60% | 0.89% | 0.29% | 3.79% | 14.71% |
| 2.25% | 0.65% | 0.92% | 0.33% | 4.15% | 13.72% |
| 2.77% | 0.77% | 1.06% | 0.40% | 4.99% | 14.78% |
| 2.93% | 0.84% | 1.20% | 0.44% | 5.41% | 14.36% |
| 2.93% | 0.90% | 1.40% | 0.51% | 5.74% | 10.55% |
| 2.37% | 0.76% | 1.21% | 0.37% | 4.70% | 11.23% |
| 2.11% | 0.68% | 1.07% | 0.31% | 4.17% | 14.24% |
| 2.41% | 0.84% | 1.38% | 0.44% | 5.07% | 15.77% |

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - November 2025



Analysis

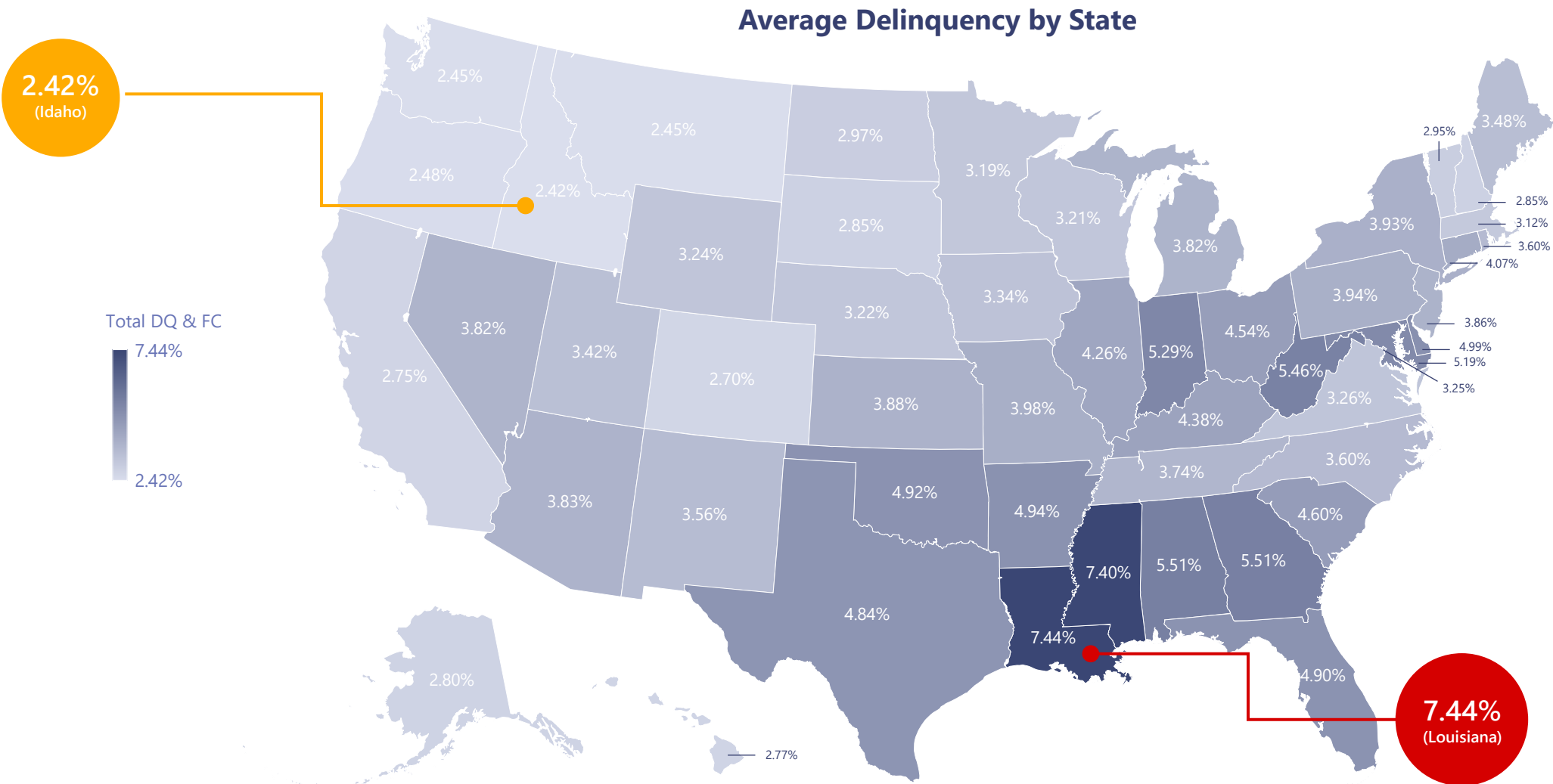
- Idaho was the best-performing state, with a 2.42% delinquency and foreclosure rate.
- The nation's most delinquent state was Louisiana with a 7.44% delinquency and foreclosure rate.
- Compared to November 2024, Maryland had the nation's largest increase, moving from 4.06% to 5.19% (+113 bps).
- Regionally, the West South-Central region of TX, OK, AR, and LA had the highest delinquency rate (5.51%), followed by the East South-Central states of KY, TN, MS, and AL at 5.17%.

GSE and GNMA fixed rate product only



Source: Black Knight McDash

Delinquency Trends (cont.)

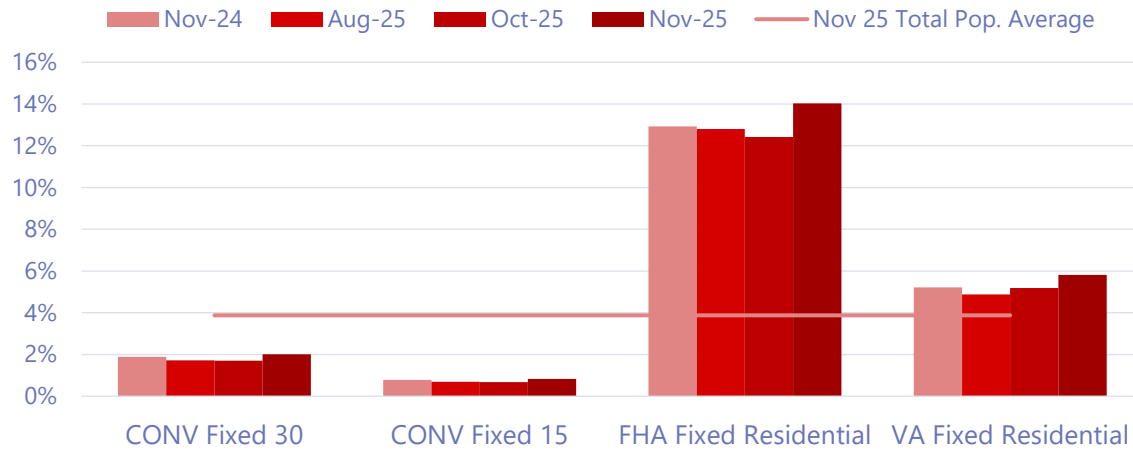


GSE and GNMA fixed rate product only

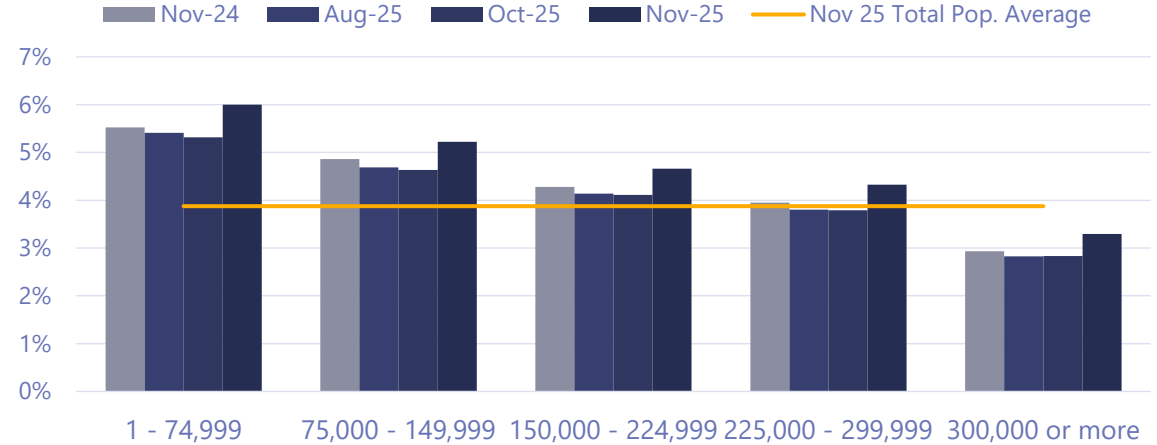
Source: Black Knight McDash

Delinquency Trends (cont.)

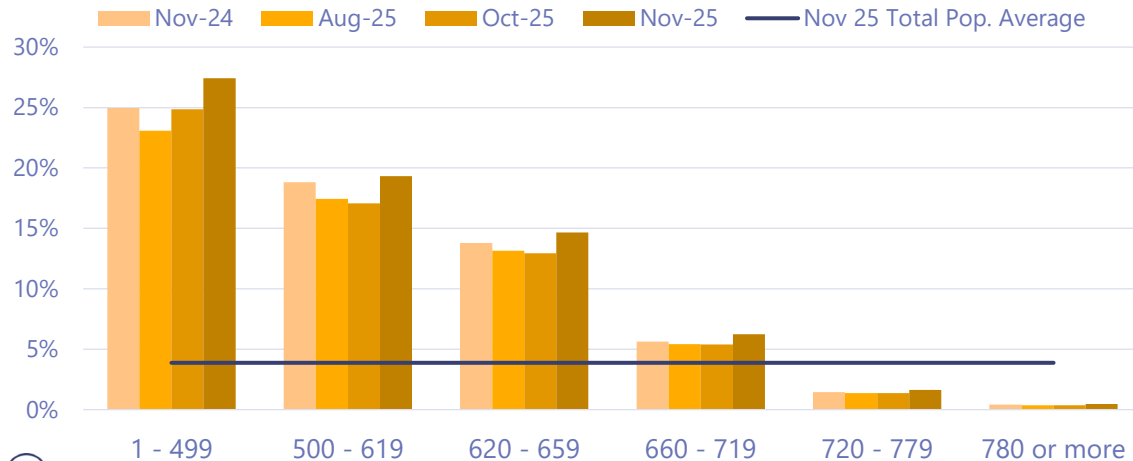
Delinquency and Foreclosure by Fixed-Rate Product - November 2025



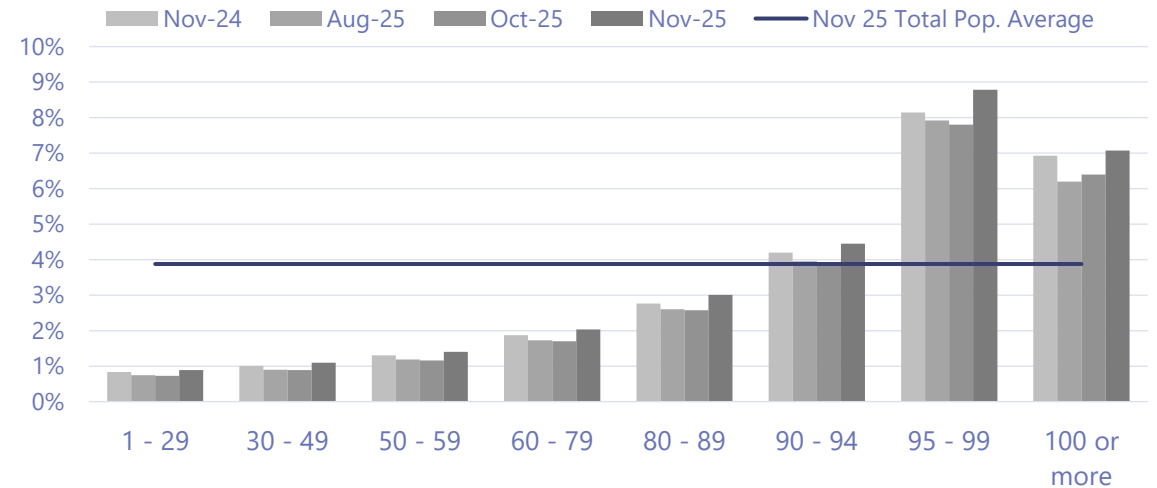
Delinquency and Foreclosure by Original Loan Balance - November 2025



Delinquency and Foreclosure by Original FICO - November 2025



Delinquency and Foreclosure by Original LTV - November 2025



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - November 2025

| Loan Characteristics | | | | | | Prepayments | | | Delinquencies | | | | | | |
|----------------------|---------------|------|----------------|---------------|----------|-------------|-----------------|------------|---------------|--------|---------|----------|---------------|---------------------|-----------|
| State | WAvg Orig Bal | WAC | WAvg Orig FICO | WAvg Orig LTV | WAvg Age | CPR | 1mo CPR Change% | CPR Factor | 30d DQ | 60d DQ | +90d DQ | Total FC | Total DQ & FC | 1mo DQ & FC Change% | DQ Factor |
| National | \$261,273 | 4.32 | 743 | 78 | 55 | 8.64% | -21.00% | 100.00% | 2.03% | 0.61% | 0.93% | 0.31% | 3.88% | 14.78% | 100.00% |
| Alabama | \$202,051 | 4.53 | 731 | 84 | 54 | 9.63% | -17.59% | 111.49% | 2.93% | 0.91% | 1.40% | 0.27% | 5.51% | 14.81% | 142.21% |
| Alaska | \$288,320 | 4.15 | 739 | 85 | 61 | 9.54% | -11.03% | 110.46% | 1.56% | 0.43% | 0.54% | 0.28% | 2.80% | 13.49% | 72.29% |
| Arizona | \$267,498 | 4.32 | 743 | 78 | 49 | 9.30% | -18.57% | 107.68% | 2.02% | 0.63% | 0.95% | 0.24% | 3.83% | 14.81% | 98.79% |
| Arkansas | \$182,839 | 4.58 | 734 | 83 | 54 | 9.51% | -19.40% | 110.09% | 2.58% | 0.80% | 1.22% | 0.34% | 4.94% | 13.90% | 127.50% |
| California | \$372,171 | 3.93 | 752 | 70 | 58 | 7.25% | -25.11% | 83.95% | 1.47% | 0.43% | 0.67% | 0.19% | 2.75% | 15.20% | 70.98% |
| Colorado | \$330,906 | 4.16 | 753 | 75 | 50 | 9.68% | -26.08% | 112.11% | 1.38% | 0.43% | 0.66% | 0.22% | 2.70% | 15.49% | 69.63% |
| Connecticut | \$256,639 | 4.30 | 741 | 79 | 62 | 8.55% | -16.81% | 98.95% | 2.32% | 0.61% | 0.85% | 0.28% | 4.07% | 19.28% | 105.01% |
| Delaware | \$249,215 | 4.36 | 736 | 80 | 58 | 7.99% | -18.63% | 92.52% | 2.58% | 0.83% | 1.16% | 0.43% | 4.99% | 11.85% | 128.84% |
| DC | \$399,122 | 3.93 | 760 | 73 | 62 | 5.67% | -25.54% | 65.66% | 1.41% | 0.60% | 0.80% | 0.43% | 3.25% | 17.05% | 83.77% |
| Florida | \$256,698 | 4.61 | 736 | 81 | 49 | 7.51% | -19.98% | 86.94% | 2.36% | 0.76% | 1.24% | 0.54% | 4.90% | 12.85% | 126.42% |
| Georgia | \$238,628 | 4.51 | 733 | 82 | 52 | 9.36% | -15.71% | 108.34% | 2.79% | 0.94% | 1.47% | 0.31% | 5.51% | 14.36% | 142.16% |
| Hawaii | \$434,959 | 3.95 | 753 | 74 | 63 | 6.96% | -26.67% | 80.59% | 1.39% | 0.41% | 0.57% | 0.40% | 2.77% | 16.61% | 71.36% |
| Idaho | \$274,716 | 4.38 | 749 | 74 | 48 | 10.43% | -18.93% | 120.81% | 1.38% | 0.40% | 0.49% | 0.16% | 2.42% | 19.12% | 62.51% |
| Illinois | \$220,461 | 4.41 | 743 | 81 | 57 | 9.53% | -24.79% | 110.33% | 2.09% | 0.69% | 1.06% | 0.43% | 4.26% | 12.87% | 109.93% |
| Indiana | \$182,346 | 4.70 | 731 | 83 | 51 | 10.33% | -18.54% | 119.58% | 2.73% | 0.83% | 1.29% | 0.44% | 5.29% | 11.72% | 136.46% |
| Iowa | \$182,791 | 4.30 | 742 | 81 | 56 | 9.96% | -21.38% | 115.27% | 1.78% | 0.53% | 0.73% | 0.30% | 3.34% | 14.21% | 86.07% |
| Kansas | \$193,850 | 4.48 | 740 | 82 | 54 | 10.60% | -19.49% | 122.74% | 2.09% | 0.61% | 0.86% | 0.32% | 3.88% | 13.10% | 100.03% |
| Kentucky | \$189,720 | 4.60 | 733 | 82 | 52 | 10.43% | -21.77% | 120.74% | 2.30% | 0.70% | 0.97% | 0.41% | 4.38% | 13.42% | 112.98% |
| Louisiana | \$199,660 | 4.47 | 726 | 84 | 59 | 7.26% | -17.39% | 84.08% | 3.69% | 1.22% | 1.83% | 0.70% | 7.44% | 12.40% | 191.95% |
| Maine | \$229,202 | 4.41 | 740 | 78 | 56 | 11.32% | -21.92% | 131.04% | 2.00% | 0.47% | 0.60% | 0.42% | 3.48% | 18.62% | 89.89% |
| Maryland | \$298,597 | 4.14 | 741 | 82 | 60 | 7.49% | -18.98% | 86.76% | 2.66% | 0.93% | 1.27% | 0.33% | 5.19% | 13.86% | 133.93% |
| Massachusetts | \$330,925 | 4.05 | 748 | 73 | 58 | 8.81% | -18.73% | 101.98% | 1.82% | 0.46% | 0.67% | 0.18% | 3.12% | 20.49% | 80.57% |
| Michigan | \$188,866 | 4.46 | 741 | 79 | 54 | 10.53% | -24.05% | 121.94% | 2.09% | 0.64% | 0.92% | 0.18% | 3.82% | 14.66% | 98.66% |
| Minnesota | \$241,360 | 4.29 | 750 | 80 | 56 | 8.17% | -21.41% | 94.55% | 1.66% | 0.50% | 0.81% | 0.22% | 3.19% | 13.76% | 82.33% |
| Mississippi | \$186,797 | 4.56 | 722 | 85 | 56 | 8.84% | -20.66% | 102.37% | 3.88% | 1.19% | 1.91% | 0.42% | 7.40% | 14.20% | 190.84% |
| Missouri | \$190,787 | 4.55 | 738 | 82 | 54 | 10.62% | -22.53% | 123.02% | 2.18% | 0.64% | 0.90% | 0.25% | 3.98% | 14.28% | 102.63% |
| Montana | \$256,495 | 4.40 | 749 | 75 | 55 | 10.28% | -24.77% | 119.03% | 1.36% | 0.40% | 0.50% | 0.19% | 2.45% | 16.92% | 63.11% |
| Nebraska | \$193,327 | 4.43 | 744 | 81 | 53 | 9.49% | -19.36% | 109.89% | 1.64% | 0.55% | 0.85% | 0.19% | 3.22% | 13.38% | 83.05% |
| Nevada | \$280,609 | 4.36 | 740 | 80 | 51 | 8.34% | -19.66% | 96.54% | 1.94% | 0.58% | 0.97% | 0.33% | 3.82% | 15.53% | 98.48% |
| New Hampshire | \$268,529 | 4.35 | 744 | 77 | 55 | 11.55% | -28.26% | 133.71% | 1.73% | 0.43% | 0.56% | 0.14% | 2.85% | 19.82% | 73.61% |
| New Jersey | \$306,485 | 4.24 | 744 | 77 | 58 | 8.96% | -18.52% | 103.73% | 2.11% | 0.59% | 0.86% | 0.30% | 3.86% | 17.37% | 99.54% |
| New Mexico | \$214,683 | 4.48 | 737 | 81 | 58 | 9.53% | -21.45% | 110.31% | 1.94% | 0.55% | 0.70% | 0.38% | 3.56% | 14.95% | 91.82% |
| New York | \$294,701 | 4.37 | 744 | 75 | 65 | 5.59% | -10.11% | 64.68% | 2.07% | 0.54% | 0.84% | 0.50% | 3.93% | 15.88% | 101.50% |
| North Carolina | \$235,405 | 4.47 | 743 | 80 | 52 | 10.58% | -19.33% | 122.50% | 1.95% | 0.57% | 0.84% | 0.24% | 3.60% | 16.98% | 92.78% |
| North Dakota | \$224,258 | 4.22 | 746 | 82 | 55 | 9.62% | -23.01% | 111.34% | 1.63% | 0.43% | 0.56% | 0.36% | 2.97% | 14.80% | 76.65% |
| Ohio | \$177,003 | 4.64 | 734 | 83 | 54 | 10.13% | -18.07% | 117.29% | 2.39% | 0.72% | 1.01% | 0.41% | 4.54% | 15.16% | 117.03% |
| Oklahoma | \$187,493 | 4.67 | 732 | 85 | 55 | 8.91% | -14.93% | 103.16% | 2.51% | 0.77% | 1.09% | 0.54% | 4.92% | 14.94% | 126.81% |
| Oregon | \$294,228 | 4.22 | 752 | 75 | 55 | 8.69% | -17.42% | 100.59% | 1.29% | 0.36% | 0.61% | 0.22% | 2.48% | 14.60% | 64.01% |
| Pennsylvania | \$211,028 | 4.39 | 741 | 81 | 59 | 8.17% | -17.47% | 94.62% | 2.14% | 0.63% | 0.84% | 0.32% | 3.94% | 13.69% | 101.75% |
| Rhode Island | \$260,113 | 4.25 | 741 | 77 | 59 | 9.95% | -14.74% | 115.19% | 2.04% | 0.54% | 0.82% | 0.21% | 3.60% | 14.70% | 92.83% |
| South Carolina | \$226,170 | 4.54 | 737 | 81 | 51 | 10.48% | -17.37% | 121.36% | 2.41% | 0.70% | 1.06% | 0.43% | 4.60% | 16.27% | 118.55% |
| South Dakota | \$218,366 | 4.29 | 749 | 79 | 53 | 11.52% | -14.40% | 133.38% | 1.58% | 0.39% | 0.58% | 0.29% | 2.85% | 16.05% | 73.50% |
| Tennessee | \$236,149 | 4.58 | 739 | 80 | 49 | 11.08% | -17.21% | 128.33% | 2.03% | 0.57% | 0.94% | 0.20% | 3.74% | 14.08% | 96.36% |
| Texas | \$249,672 | 4.57 | 736 | 82 | 50 | 8.00% | -23.77% | 92.67% | 2.49% | 0.79% | 1.22% | 0.35% | 4.84% | 13.84% | 124.82% |
| Utah | \$319,809 | 4.24 | 747 | 77 | 48 | 8.92% | -25.13% | 103.33% | 1.75% | 0.52% | 0.92% | 0.23% | 3.42% | 14.43% | 88.16% |
| Vermont | \$225,912 | 4.43 | 746 | 77 | 60 | 10.10% | -14.99% | 116.99% | 1.67% | 0.43% | 0.46% | 0.39% | 2.95% | 21.58% | 76.01% |
| Virginia | \$296,378 | 4.12 | 747 | 80 | 58 | 9.05% | -20.97% | 104.75% | 1.81% | 0.57% | 0.71% | 0.18% | 3.26% | 16.09% | 84.13% |
| Washington | \$338,605 | 4.16 | 751 | 75 | 54 | 9.47% | -23.03% | 109.63% | 1.26% | 0.36% | 0.59% | 0.24% | 2.45% | 13.25% | 63.08% |
| West Virginia | \$174,225 | 4.56 | 724 | 85 | 57 | 8.92% | -17.36% | 103.33% | 3.20% | 0.86% | 1.09% | 0.30% | 5.46% | 16.03% | 140.79% |
| Wisconsin | \$206,550 | 4.42 | 743 | 80 | 55 | 12.01% | -21.02% | 139.02% | 1.73% | 0.51% | 0.74% | 0.23% | 3.21% | 14.63% | 82.87% |
| Wyoming | \$243,181 | 4.33 | 743 | 79 | 54 | 10.51% | -21.61% | 121.67% | 1.82% | 0.47% | 0.75% | 0.21% | 3.24% | 13.91% | 83.64% |

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