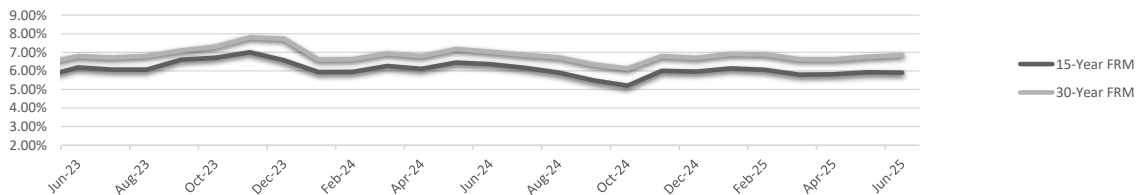


Conventional Fixed Rate						
Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	6.500%	0.000	\$632.07	6.589%	N/A	N/A
30 Year Fixed Rate	6.250%	1.000	\$615.72	6.433%	N/A	N/A
10 Year Fixed Rate	6.375%	0.000	\$1,129.13	6.580%	N/A	N/A
10 Year Fixed Rate	5.750%	1.000	\$1,097.69	6.171%	N/A	N/A
Jumbo Fixed Rate						
Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	1st Adj Rate	1st Adj Payment
30 Year Fixed Rate	6.500%	0.000	\$632.07	6.551%	N/A	N/A
30 Year Fixed Rate	6.250%	1.000	\$615.72	6.395%	N/A	N/A
10 Year Fixed Rate	6.375%	0.000	\$1,129.13	6.492%	N/A	N/A
10 Year Fixed Rate	5.750%	1.000	\$1,097.69	6.083%	N/A	N/A
Conventional Adjustable Rate						
Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	1st Adj Rate	1st Adj Payment
3/1 ARM (1)	6.000%	0.000	\$599.55	6.084%	6.750%	\$2,270.09
5/1 ARM (1)	6.125%	0.000	\$607.61	6.211%	6.750%	\$2,270.09
5/5 ARM (1a)	6.250%	0.000	\$615.72	6.337%	6.625%	\$2,241.09
7/1 ARM (1)	6.375%	0.000	\$623.87	6.463%	6.750%	\$2,270.09
10/1 ARM (1)	6.500%	0.000	\$632.07	6.589%	6.750%	\$2,270.09
Jumbo Adjustable Rate						
Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	1st Adj Rate	1st Adj Payment
3/1 ARM (1)	6.000%	0.000	\$599.55	6.047%	6.750%	\$5,707.66
5/1 ARM (1)	6.125%	0.000	\$607.61	6.173%	6.750%	\$5,707.66
5/5 ARM (1a)	6.250%	0.000	\$615.72	6.299%	6.625%	\$5,634.74
7/1 ARM (1)	6.375%	0.000	\$623.87	6.425%	6.750%	\$5,707.66
10/1 ARM (1)	6.500%	0.000	\$632.07	6.551%	6.750%	\$5,707.66
Government Fixed Rate						
Program	Rate (2)	Points	P&I per \$100,000 (3)	APR (4)	1st Adj Rate	1st Adj Payment
FHA 30 Year Fixed Rate	6.000%	0.000%	\$ 599.55	6.084%	N/A	N/A
VA 30 Yr Fixed	6.375%	0.000%	\$ 623.87	6.463%	N/A	N/A
Specialty - Call For Pricing						
Program	Description					
FHA High Balance 30 Yr Fixed	FHA 30 year fixed with loan amount higher than county loan limit					
Within Reach DPA FHA 3% Fixed 30	FHA 30 year fixed with Down Payment Assistance and Low FICO					
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance					
Reverse Mortgage	Senior program to take equity out of their home					

Mortgage Rate Trends



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Rates effective 07/02/2025 are subject to change without notice and quoted using the following assumptions:

- Adjustable Rate Mortgage Programs (ARMs) - 3/1, 5/1, 7/1 and 10/1 are based on the 1 Year Constant Maturity Treasuries (CMT) index which is currently 3.97% as of 07/02/25. Initial adjustment cap of 2% (5% initial adjustment for 10/1 ARM). Annual caps 2%. Lifetime caps are set to no more than 5% over the lifetime of the loan.
- Adjustable Rate Mortgage Program (ARM) - 5/5 is based on the 5 Year Constant Maturity Treasuries (CMT) index which is currently 3.88% as of 07/02/25. Initial adjustment cap of 2%. Annual caps 2%. Lifetime caps are set to no more than 5% over the lifetime of the loan.
- Disclosed start rate and margin is based on optimal underwriting criteria and do not include loan level price/rate adjustments.
- Payment examples do not include cost of property taxes, insurance or mortgage insurance. Actual payment obligation will be greater than monthly principal and interest only payment.
- APR = Annual Percentage Rate. All loan programs, rates, APR, points and terms listed are subject to change without notice. APR's are based on an Owner Occupied Single Family Dwelling with credit score of 740 locked for 30 days. Conforming and Government programs reflect a \$437,500 purchase and \$350,000 loan amount. Jumbo programs reflect a \$1,100,000 purchase and \$880,000 loan amount.

Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

* Applicants must meet and provide documentation for all loan program and investor guidelines.

* The Federal Housing Finance Agency (FHFA) publishes annual conforming loan limits that apply to all conventional loans delivered to Fannie Mae. These include baseline and high-cost area loan limits; high-cost areas vary by geographic location. (San Diego County): 1 Unit - \$806,500 | 2 Units - \$1,032,650 | 3 Units - \$1,248,150 | 4 Units - \$1,551,250

* HUD FHA County Loan Limits can be found [\(Here\)](#)

