

KEY FACTORS THAT IMPACT YOUR RATE



THE FED

The Federal Funds Rate is set by the Federal Reserve.

1

INFLATION

Rates rise if inflation is high, but drop if it cools.

2

ECONOMY

A strong economy pushes rates higher, while rates fall in a slow economy.

3

SUPPLY & DEMAND

High demand pushes rates up, but fewer home purchases lead to lower rates.

4

YOUR LENDER

The lender you choose to work with also affects your mortgage interest rate.

5

YOUR CREDIT PROFILE

Your financial picture, such as your credit score or debt-to-income, will determine what your rate looks like.

6



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