

WHAT IMPACTS YOUR MORTGAGE INTEREST RATE?

Interest rates aren't one-size-fits-all—they're shaped by both the market as well as your financial profile.

PERSONAL FACTORS

Credit score

Debt-to-income ratio

Down payment amount

Even small differences in these factors can significantly affect the rate you're offered and ultimately, your monthly payment.

Understanding what influences your rate can help you make smarter decisions and potentially save thousands over the life of your loan. Connect with a REALTOR® in Georgia today to explore your options with the right financing strategy for you.

MARKET FACTORS

Overall economic conditions

10-year Treasury bond yield

Mortgage-backed securities pricing

Lender risk tolerance