



**What You Need To Know About Mortgage Rates**  
**Rate Sheet For: 02/09/2026**

Getting a Mortgage with Forward — your local mutual bank — means faster closings, real people from your community handling your loan, and decisions made with local perspective. We combine easy, digital access with friendly in-person support, so you can get the best of both worlds: technology and a neighborly touch.



15-Year Fixed	30-Year Fixed	5/1 ARM	Construction
<b>5.875 %</b> <b>6.038 % APR*1</b>	<b>6.125%</b> <b>6.227% APR*1</b>	<b>6.50 %</b> <b>6.231 % APR*2</b>	<b>3.95%</b> <b>6.193% APR*3</b>
180 Monthly Payments of 2092.80	360 Monthly Payments of 1519.03	62 Monthly Payments of 1580.17	8 Monthly Payments of 493.75

\*Individual offer of credit is subject to credit approval and subject to change.

<sup>1</sup> 15-Year and 30-Year Fixed Rate APR and payments estimated based on loan amount of \$250,000.00 with a 20% down payment.

<sup>2</sup> APR and payments for 5/1 ARM estimated based on loan amount of \$250,000.00 with a 20% down payment. APR and payment amount may change annually after the initial 62 monthly payments. Loan is amortized over 30 years.

<sup>3</sup> Construction loan APR and payments estimated based on 50% of loan amount of \$300,000 advanced 20% down payment is required. After 8 monthly interest only payments, final balloon payment of \$300,000 plus any remaining interest payments due at end of the term.

*For more information please contact:*



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