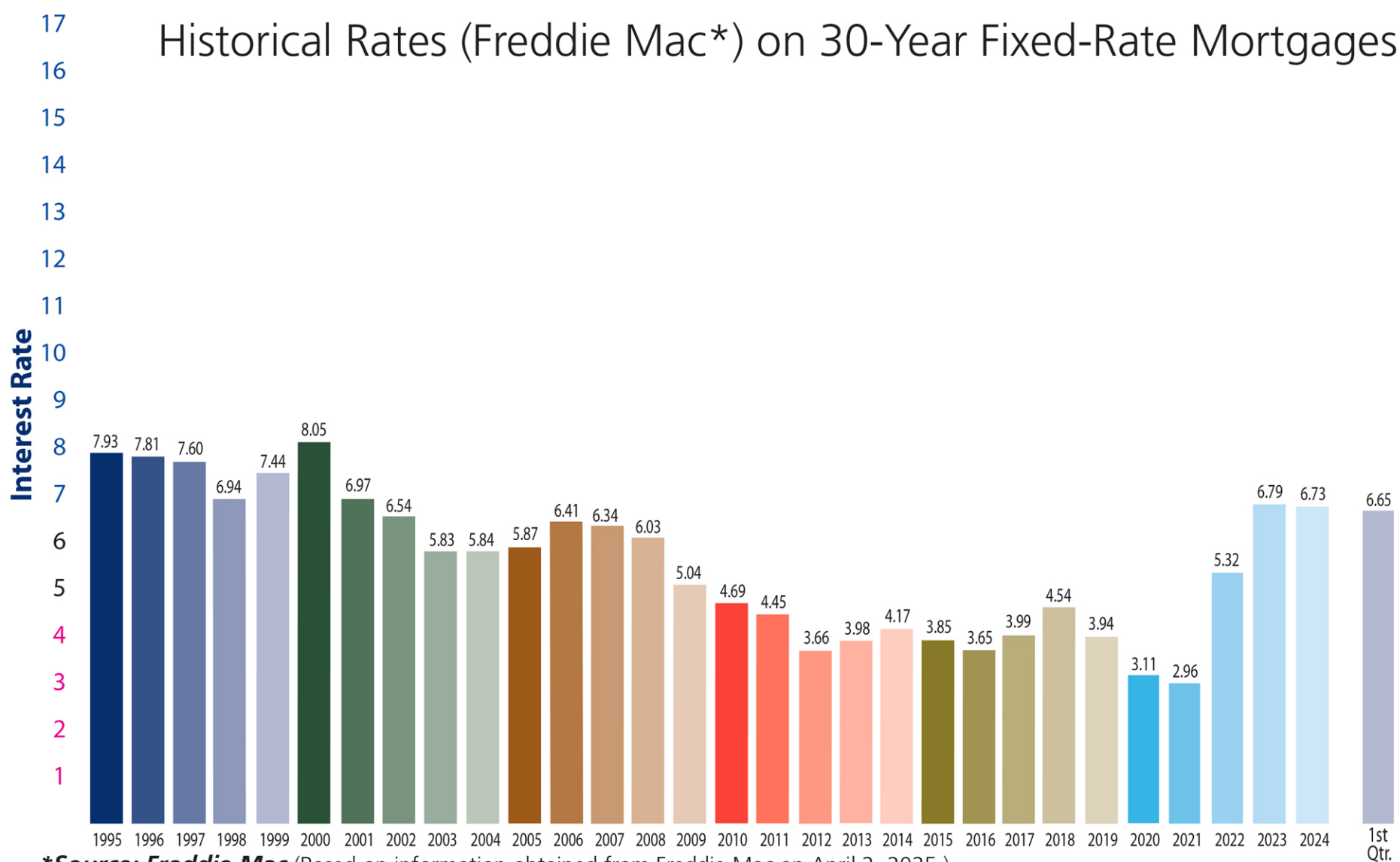


Historical Rates (Freddie Mac*) on 30-Year Fixed-Rate Mortgages



*Source: Freddie Mac (Based on information obtained from Freddie Mac on April 2, 2025.)

■ Rates do not include points or fees.

2025



Michael Hall
Loan Officer
NMLS# 210073

Mobile: 505.263.3333
Toll Free: 800-354-1149
Michael.Hall@WaterstoneMortgage.com
HallHomeLoans.com



417 E. Palace Avenue
Santa Fe, NM 87501



The material provided is for informational and educational purposes only and should not be construed as investment and/or mortgage advice, or a commitment to lend. Although the material is deemed to be accurate and reliable, there is no guarantee of its accuracy. The material does not represent the opinion of Waterstone Mortgage. © 2025 Media Center, LLC. All rights reserved. Waterstone Mortgage Corporation (NMLS #186434) is a wholly owned subsidiary of WaterStone Bank SSB (NASDAQ: WSBF). © 2025 Waterstone Mortgage Corporation. All rights reserved. Colorado Licensee Exempt/Colorado Mortgage Company Registrant. Indiana DFI First Lien Mortgage Lending License #17989. Michigan Mortgage Broker/Lender/Service Registrant (1st - #FR0019719; 2nd - #SR0020874). MN Residential Mortgage Exemption Certificate (Originator - #MN- OX- 40030861; Servicer - #MN- SX- 186434). This is not an offer to enter into an agreement - An offer to enter into an agreement may only be made pursuant to subdivisions 3 and 4 of Minnesota Statutes Section 47.206. Nevada Mortgage Servicer License #4442. AK, CT, DE, FL, GA, KS, KY, LA, MO, MS, MT, NE, NV, NC, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, and WY LICENSEE EXEMPT. Arizona Mortgage Banker Licensee #1000434. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Branch License #41DBO- 101526. State of Idaho Licensee Exempt. Maine Supervised Lender Branch Licensee #1763917. New Mexico Mortgage Loan Company Branch License. North Dakota Money Broker Branch License #NDBR1763917. Oregon Mortgage Servicer Branch License #1763917. Oregon Mortgage Lending Branch License #1763917. Washington Consumer Loan Branch Office Licensee #CL- 1763917. Currently servicing AK,AL,AZ,CA,CO,CT,DE,FL,GA,IL,IN,KS,LA,MI,MN,MS,MT,MO,NC,NE,NM,NV,OH,OK,PA,SC,SD,TN,TX,UT,VA,WA,WI,WY