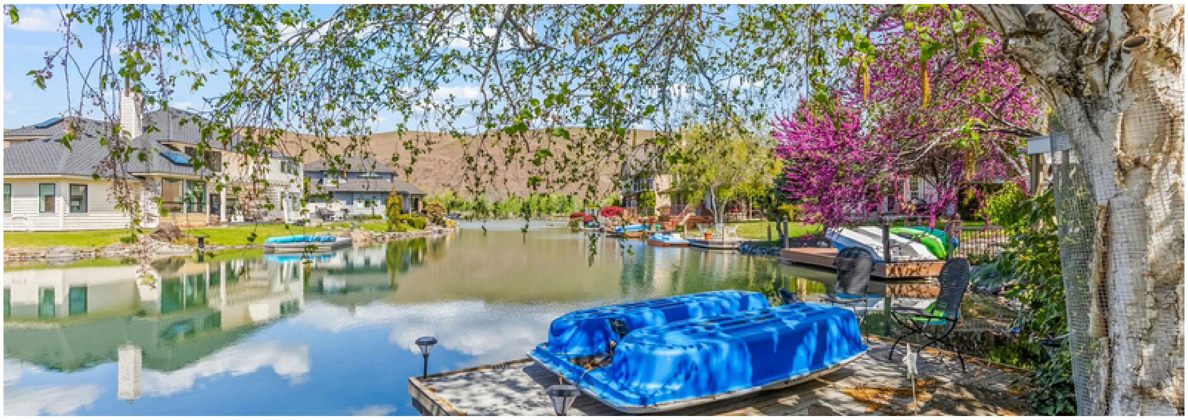
ISSUE 25.21

This week's hot sheet



MORIET MIKETA

What You Can Do When Mortgage Rates Are a Moving Target

Have you noticed how mortgage rates have been bouncing around lately? One day they dip, the next they rise again. No wonder many buyers—especially here in the Yakima Valley—are unsure about when to make a move.
As the graph below shows, rates held fairly steady in March but turned more volatile in April—a common trend during economic shifts.

So, what can you do?
Instead of trying to predict the market (which no one can control), focus on what you can control to secure the best possible mortgage rate. Here are three key areas to consider:

Your Credit Score
Your credit score plays a major role in determining your mortgage rate. Even a small boost can lower your monthly payment. According to Bankrate, "the higher your score, the lower your interest rates."

Your Loan Type
Whether you're looking at a conventional, FHA, USDA, or VA loan, each comes with different terms and rates. Exploring options with multiple lenders can help you find what's best for your budget—especially with the variety of homes available in the Yakima Valley market.

Your Loan Term
Choosing between a 15-, 20-, or 30-year mortgage affects both your rate and payment. Shorter terms usually offer lower rates, but higher monthly costs, so pick what aligns with your long-term goals.

Bottom Line
You can't control mortgage rates—but you can take steps to get the best deal possible. Let's connect and explore how you can get the best rate when you're ready to buy.

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New Listing

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