


Chris Carter

Keller Williams Innovate • Coastal North Carolina

 Rate update available

Mortgage Rate Benchmarks

30-Year Fixed

6.10%

2026-01-29

15-Year Fixed

5.49%

2026-01-29

10-Year Treasury

4.29%

2026-02-02

Benchmarks represent market indicators and are not loan quotes.

Current Loan Limits – Coastal NC (2026)

Type	1-Unit	2-Unit	3-Unit	4-Unit
Conventional (FHFA)	\$832,750	\$1,066,250	\$1,288,800	\$1,601,750
FHA Forward (HUD)	\$541,287	\$693,050	\$837,700	\$1,041,125

FHA ABOVE THE LOAN LIMIT

- FHA limits apply to base loan amount, not purchase price
- Buyers may exceed limits with additional cash
- FHA may be less competitive than conventional at higher price points

HUD Handbook 4000.1 / FHFA Loan Limit Guidance

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Last Updated: Wednesday, February 4, 2026 at 3:15 PM

Data Sources: Mortgage News Daily (RSS) FRED (30Y PMMS) FRED (15Y PMMS) FRED (10Y Treasury)

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