

Mortgage Rates Fall to 10-Month Low; Consumers Encouraged to Refinance or Buy Now

Rates of 6.262% APR open a rare affordability window. AI-powered platform gives borrowers access to unique loan programs and instant online quotes.

MIAMI, FL, UNITED STATES, August 6, 2025 /EINPresswire.com/ -- The Mortgage Calculator Company LLC (NMLS #2377459), a Miami-based non-delegated correspondent mortgage lender, is urging homeowners and prospective buyers to take action as mortgage rates fall to their lowest point in ten months. According to MarketWatch, the average 30-year fixed rate has dipped to approximately 6.57%, spurred by a weak July jobs report and declining Treasury yields. This marks the most affordable mortgage environment since October 2024 and presents a rare opportunity for both refinance savings and increased homebuying power (marketwatch.com).

THE MORTGAGE CALCULATOR

The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates



Equal Housing Lender

As affordability improves, The Mortgage Calculator offers consumers a powerful edge with its proprietary AI-powered digital platform. The company's technology, Calvin AI, provides instant pricing and [live mortgage quotes across more than 5,000 loan programs](#). Unlike traditional lenders, the platform empowers borrowers with access to a wide array of financing solutions—many of which are not available elsewhere.

Borrowers can explore conventional and government loan options, along with a full suite of Non-QM and investor-friendly programs. These include Bank Statement Loans for self-employed borrowers, 1099 Income Loans, P&L-Only Loans, Asset Depletion and Asset-Based Loans, Written VOE Loans, ITIN Loans, DSCR Loans for rental properties, Jumbo Loans, Construction and Land Loans, Second Mortgage HELOCs, and Hard Money or Bridge Loans. Whether purchasing a primary residence or refinancing an investment portfolio, [borrowers match with a loan type that](#)

[meets their unique financial profile.](#)

"Today's rate environment opens the door for new buyers and homeowners looking to refinance," said Nicholas Hiersche, President of The Mortgage Calculator. "Our proprietary AI platform enables borrowers to instantly compare thousands of options and apply in minutes. We combine automation and human support to deliver speed, flexibility, and access to exclusive programs most lenders don't offer."

Consumers can view accurate, live mortgage rates at <https://themortgagecalculator.com/Page/Live-Rates>. To apply instantly or get matched with a custom loan, users can visit

<https://themortgagecalculator.com/Mortgage/QuickQuote>. Those [interested in refinancing can get an instant quote](#) at <https://themortgagecalculator.com/Page/Instant-Mortgage-Refinance-Quote>.

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*Nicholas Hiersche - President
of The Mortgage Calculator*

Calvin AI, provide live pricing, instant matching, and full digital application support across conventional, government, and Non-QM loans. With a growing team of 450+ licensed originators and a nationwide footprint, The Mortgage Calculator is redefining home financing for today's borrowers. Learn more at <https://themortgagecalculator.com>



UP TO 90% LTV CASH OUT REFI

MAXIMIZE EQUITY WITH A MAX LTV CASH OUT COMBO MORTGAGE!

- UP TO 90% LTV PRIMARY
- UP TO 85% LTV INVESTMENTS
- NO PMI REQUIRED
- 700+ CREDIT FOR MAX LTV
- 620 CREDIT MINIMUM
- UP TO \$3M TOTAL LOAN
- UP TO \$500,000 CASH OUT
- 30 YR FIXED 1ST & 2ND MORTGAGE
- FULL DOC OR BANK STATEMENT

The principal and interest payment on a \$200,000 30-year Fixed-Rate 1st Mortgage at 6.75% and 40% loan-to-value (LTV) is \$1,297.20. The Annual Percentage Rate (APR) is 6.917% with estimated finance charge of \$3,990 for the 1st Mortgage. The principal and interest payment on a \$250,000 30-year Fixed-Rate Non-QM 2nd Mortgage at 9.990% and 90% combined loan-to-value (CLTV) is \$2,192. The Annual Percentage Rate (APR) is 10.273% with estimated finance charge of \$11,200 for the 2nd Mortgage. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 7/9/2023. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

Up to 90% CLTV Cash Out Refinance 2nd Mortgage

The Mortgage Calculator's platform is built for modern borrowers—entirely digital, mobile-friendly, and supported by a team of licensed loan officers in over 34 states. As rates remain at a 10-month low, the company encourages consumers to take advantage of this affordability window before market conditions change.

About Mortgage Calculator Company LLC
Founded in 2021 and headquartered in Miami, Florida, Mortgage Calculator Company LLC is a licensed non-delegated correspondent mortgage lender (NMLS #2377459) offering thousands of mortgage and refinance solutions. The company's proprietary tech and AI engine,

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The principal and interest payment on a \$400,000 30-year Fixed-Rate Loan at 6.000% and 80% loan-to-value (LTV) and 760 credit score is \$2,398. The Annual Percentage Rate (APR) is 6.262% with estimated finance charge of \$9,500. The principal and interest payments, which will continue for 360 months until paid in full, does not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 8/6/2025. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply.

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DSCR LOANS

FOR REAL ESTATE INVESTORS

1-4 UNIT PURCHASE UP TO 85% LTV

CLOSE IN LLC/CORP BUY INVESTMENT PROPERTIES NO INCOME/EMPLOYMENT REQUIRED

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DSCR Loans for Real Estate Investors



BANK STATEMENT LOAN PROGRAM

INCOME BASED ON 12MO PERSONAL OR BUSINESS BANK STATEMENTS UP TO 90% LTV NO MI 600+ CREDIT UP TO \$3M LOAN 30YR FIXED INTEREST ONLY AVAILABLE 2YRS SELF EMPLOYMENT REQUIRED PURCHASE/REFINANCE

The principal and interest payment on a \$200,000 30-year Fixed-Rate Loan at 5.75% and 97% loan-to-value (LTV) is \$1227.15. The Annual Percentage Rate (APR) is 6.268% with estimated finance charge of \$5,600. The principal and interest payments, which will continue for 360 months until paid in full, do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 9/14/2022. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

Bank Statement Mortgage Loan Programs for Self Employed Borrowers and Investors

the following states: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Nebraska, New Jersey, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin and more pending.

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