

# FIXED VS ARM

**WHEN FIXED-RATE MORTGAGE RATES GO UP, ADJUSTABLE-RATE MORTGAGES GET POPULAR.**

As FRM rates have gone up over the past couple years, ARMs are becoming more appealing to home buyers. However, it is worth noting that there is no guarantee that rates will drop in the future and, consequently, could lead to higher monthly payments along the loan term.

WEEK  
ENDING

DEC 1, 2023

DEC 3, 2021

**30-YEAR  
FIXED RATE  
GOES UP**

**7.22%**

**3.11%**

**% OF  
ARM LOANS  
GOES UP**

**7.40%**

**3.00%**



SOURCE: FREDDIE MAC, MORTGAGE BANKERS ASSOCIATION