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college at UC Riverside when I was a teenager. He is survived by my cousin (younger brother) Ethan Matkin and his wife of almost 50 years, Maya Matkin. *These are some fun pictures of us with Unky.*

If you are curious to see how you can use the current market conditions to your benefit, please reach out for a free consultation. Stay tuned here for future updates and feel free to reach out for a free consultation if you want to understand more about interest rates and mortgage products.

As always, your mortgage guy,
Viral (Vic) Joshi
Home of Real Mortgage Advice®

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Vic's Mortgage Report

"Home of REAL Mortgage Advice®"



My mission is to help buyers qualify for the best loan available for their circumstance. I spend a generous amount of time with each client to educate them about how the mortgage industry works, through free "Mortgage 101" consultations, so they can make good decisions and get the best loan possible. I've revamped my website to give clients the best resources to supplement my consultations.

When I'm not doing loans, I'm an avid scuba diver and certified Rescue Diver. Eventually, I'd like to become a dive instructor, so I can share the joys of this ocean sport with others.

I give back to the Monterey Bay Aquarium, Divers Alert Network (DAN), and the National Outdoor Leadership School (NOLS).

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The circle of life continues...

Hi Friends,

Mortgage rates are still in line with where they were to start the year, despite some volatility that caused mortgage rates to increase slightly during January and February of this year. The average 30 Year Fixed mortgage rates are still in the 6% APR range with opportunities to fall below that in the coming months.

With average 30-year fixed mortgage rates being over 1% higher a year ago, refinance activity has increased to start the year. Lower rates are helping create a robust purchase market to start the spring buying season.

I have already experienced an increase in pre-approval mortgage applications only two months into the new year. If you are in the market to purchase a property, or even feeling it out, it is best to get pre-approved early to be able to strike quickly when the right property comes up in a competitive market. I give free

consultations so feel free to check in with me early even if you aren't sure that you are ready to jump in the market. This applies to investment property purchases as well as primary residence and second homes.



I lost my dearest uncle Gary Matkin to cancer on 1/27/2026. The entire family has lost a guiding light who was 100% love.

The University of California lost a 49-year innovator working for UC, most recently as the Dean of UC Extension at UC Irvine for close to 25 years.

At six years old, I started calling him Unky and that is what the whole family has called him ever since. Unky raised me with my aunts Maya



Matkin and Mira Patel from age 8 to 13 while my parents lived overseas. They also were parents to my younger sister, Anuja, during that time in our lives.

Unky was the one who played ball with me, took me running the Bay to Breakers starting at 9 years old, and dropped me off at

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