

**SURVEY OF THE LOWEST MORTGAGE RATES
ACROSS 40 LENDERS AS OF 10/10/2025**

CONFORMING 30 YR. FIXED	5.625%
CONFORMING 15 YR. FIXED	4.875%*
CONFORMING 7/6 ARM	5.250%*
REFI NOW/REFI POSSIBLE	5.750%*
HIGH BALANCE CONF. 30 YR. FIXED	5.625%*
HIGH BALANCE CONF. 15 YR. FIXED	5.125%*
JUMBO 30 YR. FIXED	5.990%*
JUMBO 7/6 ARM	5.625%*
FHA & VA 30 YR. CONF. FIXED	5.250% & 5.250%*
FHA & VA 15 YR. CONF. FIXED	4.750%* & 4.750%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.375%* / 5.375%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	5.625%* / 5.625%
INTEREST ONLY 5/6 ARM	6.490%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.0882%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.5818%

*** One of the Week's Best Buys as 2 or fewer lenders are offering this rate***

Conforming up to \$802,650 < High Balance Conforming to \$1,228,500 < Jumbo
All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE.

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