

**10/31/2025 SURVEY OF THE LOWEST  
MORTGAGE RATES AMONG 40 LENDERS**

<b>CONFORMING 30 YR. FIXED</b>	<b>5.500%*</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>4.750%*</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.250%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>5.625%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>5.625%</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.250%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.000%*</b>
<b>JUMBO 7/6 ARM</b>	<b>5.625%*</b>
<b>FHA &amp; VA 30 YR. CONF. FIXED</b>	<b>5.125%* &amp; 5.125%*</b>
<b>FHA &amp; VA 15 YR. CONF. FIXED</b>	<b>4.875%* &amp; 4.875%*</b>
<b>FHA &amp; VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.375% &amp; 5.250%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>5.500%*/ 5.500%*</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>6.490%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>3.9773%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>3.4729%</b>

**\* One of the Week's Best Buys as ONLY 1 or 2 lenders are offering this rate**

Conforming up to \$819,000 < 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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