

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 10/3/2025**

<b>CONFORMING 30 YR. FIXED</b>	<b>5.375%</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>4.750%</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.125%*</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>5.125%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>5.990%*</b>
<b>JUMBO 7/6 ARM</b>	<b>5.625%*</b>
<b>FHA &amp; VA 30 YR. CONF. FIXED</b>	<b>5.250% &amp; 5.250%*</b>
<b>FHA &amp; VA 15 YR. CONF. FIXED</b>	<b>4.750%* &amp; 4.750%*</b>
<b>FHA &amp; VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.375% &amp; 5.375%</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>5.500%*/ 5.625%</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>6.490%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>4.1343%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>3.6825%</b>

**\*One of This Week's Best Buys**

Conforming up to \$802,650 < High Balance Conforming to \$1,209,750 < Jumbo  
Pricing assumes 30-day locks at or as close to par as possible, that is, with no credit or discount points

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