

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 11/14/2025**

CONFORMING 30 YR. FIXED	5.500%*
CONFORMING 15 YR. FIXED	4.875%*
CONFORMING 7/6 ARM	5.250%*
REFI NOW/REFI POSSIBLE	5.625%*
HIGH BALANCE CONF. 30 YR. FIXED	5.625%*
HIGH BALANCE CONF. 15 YR. FIXED	5.125%*
JUMBO 30 YR. FIXED	6.000%*
JUMBO 7/6 ARM	5.750%
FHA / VA 30 YR. CONF. FIXED	5.250% / 5.250%*
FHA / VA 15 YR. CONF. FIXED	4.875%* / 5.125%*
FHA / VA 30YR. HIGH BAL. CONF. FIXED	5.375%* / 5.375%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.500%*/ 5.625%*
INTEREST ONLY 5/6 ARM	6.490%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.9479%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.5547%

*** One of the Week's Best Buys as 2 or fewer 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.

Rod Haase email: rodhaase@gmail.com