

**SURVEY OF THE BEST MORTGAGE RATES
ACROSS 40 MORTGAGE LENDERS AS OF 11/21/2025**

CONFORMING 30 YR. FIXED	5.625%
CONFORMING 15 YR. FIXED	4.875%*
CONFORMING 7/6 ARM	5.125%*
REFI NOW/REFI POSSIBLE	5.625%*
HIGH BALANCE CONF. 30 YR. FIXED	5.625%*
HIGH BALANCE CONF. 15 YR. FIXED	5.250%*
JUMBO 30 YR. FIXED	6.000%*
JUMBO 7/6 ARM	5.625%*
FHA / VA 30 YR. CONF. FIXED	5.250%* / 5.375%
FHA / VA 15 YR. CONF. FIXED	4.875%* / 4.990%*
FHA / VA 30YR. HIGH BAL. CONF. FIXED	5.250%* / 5.250%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.625%* / 5.625%
INTEREST ONLY 5/6 ARM	6.375%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.9588%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.5958%

*** One of the Week's Best Buys—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@cox.net