

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 11/7/2025**

CONFORMING 30 YR. FIXED	5.500%*
CONFORMING 15 YR. FIXED	4.875%*
CONFORMING 7/6 ARM	5.250%*
REFI NOW/REFI POSSIBLE	5.500%*
HIGH BALANCE CONF. 30 YR. FIXED	5.625%
HIGH BALANCE CONF. 15 YR. FIXED	5.125%*
JUMBO 30 YR. FIXED	6.125%
JUMBO 7/6 ARM	5.750%*
FHA & VA 30 YR. CONF. FIXED	5.125%* & 5.250%
FHA & VA 15 YR. CONF. FIXED	5.000%* & 4.990%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.375% / 5.375%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	5.500%* / 5.500%
INTEREST ONLY 5/6 ARM	6.490%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.0073%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.6235%

*** 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@gmail.com