

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 12/12/2025**

| | |
|--|--------------------------|
| 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 | 5.250%* |
| JUMBO 30 YR. FIXED | 5.875%* |
| JUMBO 7/6 ARM | 5.500%* |
| FHA / VA 30 YR. CONF. FIXED | 5.250% / 5.250%* |
| FHA / VA 15 YR. CONF. FIXED | 4.750%* / 4.875%* |
| FHA / VA 30YR. HIGH BAL. CONF. FIXED | 5.375%* / 5.250%* |
| HOME READY/ HOME POSSIBLE 30-YR. FIXED | 5.500%* / 5.500%* |
| INTEREST ONLY 5/6 ARM | 6.375%* |
| 1-MONTH SOFR (Secured Overnight Financing Rate) | 3.7722% |
| 1-YEAR SOFR (Secured Overnight Financing Rate) | 3.5134% |

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

Conforming up to \$832,750 < High Balance Conforming to \$1,104,000 < Jumbo

Pricing assumes 30-day locks at or as close to par as possible, that is, with no credit or discount points

ROD HAASE email: rodhaase@gmail.com