

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 12/19/2025**

CONFORMING 30 YR. FIXED	5.500%*
CONFORMING 15 YR. FIXED	4.750%*
CONFORMING 7/6 ARM	5.125%*
REFI NOW/REFI POSSIBLE	4.875%*
HIGH BALANCE CONF. 30 YR. FIXED	5.500%*
HIGH BALANCE CONF. 15 YR. FIXED	5.125%*
JUMBO 30 YR. FIXED	5.875%*
JUMBO 7/6 ARM	5.625%*
FHA / VA 30 YR. CONF. FIXED	5.250% / 5.250%*
FHA / VA 15 YR. CONF. FIXED	4.750%* / 4.750%*
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)	3.7356%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.4878%

* 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

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