

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 12/26/2025**

CONFORMING 30 YR. FIXED	5.625%
CONFORMING 15 YR. FIXED	4.750%
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	5.125%*
JUMBO 30 YR. FIXED	5.990%*
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% & 5.375%
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)	4.1343%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.6825%

* 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