

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 12/5/2025**

CONFORMING 30 YR. FIXED	5.500%*
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	6.125%
JUMBO 7/6 ARM	5.500%*
FHA & VA 30 YR. CONF. FIXED	5.250% & 5.250%*
FHA & VA 15 YR. CONF. FIXED	4.875%* & 4.875%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.375%* / 5.250%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	5.500%* / 5.500%*
INTEREST ONLY 5/6 ARM	6.375%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.8429%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.5061%

**One of This Week's Best Buys*

Conforming up to \$819,000 < High Balance Conforming to \$1,228,500< Jumb

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