

NEWS FLASH: RATES HAVEN'T BEEN THIS LOW SINCE 9/22/2022 !

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 1/16/2026**

CONFORMING 30 YR. FIXED	5.375%
CONFORMING 15 YR. FIXED	4.625%*
CONFORMING 7/6 ARM	5.125%*
REFI NOW/REFI POSSIBLE	5.375%*
HIGH BALANCE CONF. 30 YR. FIXED	5.500%
HIGH BALANCE CONF. 15 YR. FIXED	4.990%*
JUMBO 30 YR. FIXED	5.875%*
JUMBO 7/6 ARM	5.625%
FHA / VA 30 YR. CONF. FIXED	5.125%* / 5.125%*
FHA / VA 15 YR. CONF. FIXED	4.625%* / 4.625%*
FHA / VA 30YR. HIGH BAL. CONF. FIXED	5.250%* / 5.250%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.250%* / 5.375%
INTEREST ONLY 5/6 ARM	6.375%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.6779%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.4761%

*** 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

All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE.

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