

**1/23/2026 SURVEY OF THE LOWEST
MORTGAGE RATES AMONG 40 LENDERS**

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	5.990%*
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	5.375%*/ 5.500%*
INTEREST ONLY 5/6 ARM	6.375%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.6733%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.5054%

*** One of the Week's Best Buys as ONLY 1 or 2 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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