

**SURVEY OF THE BEST MORTGAGE RATES
ACROSS 40 MORTGAGE LENDERS AS OF 2/13/2026**

CONFORMING 30 YR. FIXED	5.375%
CONFORMING 15 YR. FIXED	4.750%*
CONFORMING 7/6 ARM	5.000%*
REFI NOW/REFI POSSIBLE	5.490%*
HIGH BALANCE CONF. 30 YR. FIXED	5.375%*
HIGH BALANCE CONF. 15 YR. FIXED	4.990%*
JUMBO 30 YR. FIXED	5.875%
JUMBO 7/6 ARM	5.500%
FHA / VA 30 YR. CONF. FIXED	5.125%/ 5.125%*
FHA / VA 15 YR. CONF. FIXED	4.625%* / 4.750%*
FHA / VA 30YR. HIGH BAL. CONF. FIXED	5.250%* / 5.250%
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.375%*/ 5.375%*
INTEREST ONLY 5/6 ARM	6.250%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.6600%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.4233%

*** One of the Week's Best Buys—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

Rod Haase email: rodhaase@cox.net