

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 2/20/2026**

<b>CONFORMING 30 YR. FIXED</b>	<b>5.3.75%</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>4.750%*</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.000%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>5.375%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>5.500%</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>4.990%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>5.750%*</b>
<b>JUMBO 7/6 ARM</b>	<b>5.375%*</b>
<b>FHA &amp; VA 30 YR. CONF. FIXED</b>	<b>5.000% &amp; 5.125%*</b>
<b>FHA &amp; VA 15 YR. CONF. FIXED</b>	<b>4.625%* &amp; 4.625%*</b>
<b>FHA &amp; VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.250% &amp; 5.250%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>5.250%*/ 5.375%</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>6.125%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>3.6660%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>3.4132%</b>

**\* 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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