

**SURVEY OF THE LOWEST MORTGAGE RATES
ACROSS 40 LENDERS AS OF 7/18/2025**

CONFORMING 30 YR. FIXED	6.125%*
CONFORMING 15 YR. FIXED	5.375%*
CONFORMING 7/6 ARM	6.125%
REFI NOW/REFI POSSIBLE	6.250%
HIGH BALANCE CONF. 30 YR. FIXED	6.125%*
HIGH BALANCE CONF. 15 YR. FIXED	5.500%*
JUMBO 30 YR. FIXED	6.500%*
JUMBO 7/6 ARM	6.125%*
FHA & VA 30 YR. CONF. FIXED	5.750% & 5.750%*
FHA & VA 15 YR. CONF. FIXED	5.250%* & 5.250%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.750%*/ 5.750%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	6.125%* / 6.125%*
INTEREST ONLY 5/6 ARM	6.750%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3400%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.9762%

*** One of the Week's Best Buys as 2 or fewer lenders are offering this rate***

Conforming up to \$802,650 < High Balance Conforming to \$1,209,750 < Jumbo
All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE.

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