

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 7/25/2025**

<b>CONFORMING 30 YR. FIXED</b>	<b>6.125%*</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>5.250%*</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.875%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>6.250%</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>6.125%*</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.500%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.375%*</b>
<b>JUMBO 7/6 ARM</b>	<b>6.250%*</b>
<b>FHA / VA 30 YR. CONF. FIXED</b>	<b>5.750% / 5.750%*</b>
<b>FHA / VA 15 YR. CONF. FIXED</b>	<b>5.125%* / 5.125%*</b>
<b>FHA / VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.750%* / 5.750%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>6.125%* / 6.250%</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>6.750%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>4.3489%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>3.9835%</b>

**\* 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 \$1,149,825 < Jumbo  
All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE.

Rod Haase email: [rodhaase@gmail.com](mailto:rodhaase@gmail.com)