

**SURVEY OF THE BEST MORTGAGE RATES
ACROSS 40 MORTGAGE LENDERS AS OF 7/31/2026**

CONFORMING 30 YR. FIXED	6.125%*
CONFORMING 15 YR. FIXED	5.500%
CONFORMING 7/6 ARM	5.875%*
REFI NOW/REFI POSSIBLE	6.250%*
HIGH BALANCE CONF. 30 YR. FIXED	6.250%*
HIGH BALANCE CONF. 15 YR. FIXED	5.875%
JUMBO 30 YR. FIXED	6.250%*
JUMBO 7/6 ARM	5.875%
FHA & VA 30 YR. CONF. FIXED	5.375%* & 5.750%*
FHA & VA 15 YR. CONF. FIXED	5.250%* & 5.250%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.750%* & 5.990%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	6.125%*/ 6.125%*
INTEREST ONLY 30-YR. FIXED	6.500%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.7398%
1-YEAR SOFR (Secured Overnight Financing Rate)	4.1469%

*** 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

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