Because July 4th falls on a weekend this year capital markets will be closed tomorrow Friday, July 3rd. Consequently, the Mortgage Rate Survey appears today, July 2nd.

7/3/2026 SURVEY RESULTS FOR THE LOWEST MORTGAGE RATES AMONG 40+ LENDERS

CONFORMING 30 YR. FIXED	5.875%*
CONFORMING 15 YR. FIXED	5.250%
CONFORMING 7/6 ARM	5.625%*
REFI NOW/REFI POSSIBLE	6.000%*
HIGH BALANCE CONF. 30 YR. FIXED	6.000%*
HIGH BALANCE CONF. 15 YR. FIXED	5.625%*
JUMBO 30 YR. FIXED	6.000%*
JUMBO 7/6 ARM	5.750%
FHA & VA 30 YR. CONF. FIXED	5.375%* & 5.500%*
FHA & VA 15 YR. CONF. FIXED	5.125%* & 5.125%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.625%* & 5.750%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.875%*/ 5.875%*
INTEREST ONLY 30-YR. FIXED	6.375%*
1-MONTH SOFR (Secured Overnight Financing Rate)	3.6467%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.9666%

* 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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