

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 7/3/2025**

CONFORMING 30 YR. FIXED	6.000%*
CONFORMING 15 YR. FIXED	5.125%*
CONFORMING 7/6 ARM	5.875%*
REFI NOW/REFI POSSIBLE	6.125%
HIGH BALANCE CONF. 30 YR. FIXED	6.000%*
HIGH BALANCE CONF. 15 YR. FIXED	5.375%*
JUMBO 30 YR. FIXED	6.500%
JUMBO 7/6 ARM	6.000%*
FHA & VA 30 YR. CONF. FIXED	5.625%* & 5.625%*
FHA & VA 15 YR. CONF. FIXED	5.000%* & 5.000%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.750% & 5.750%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.990%*/ 6.000%*
INTEREST ONLY 5/6 ARM	6.750%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3223%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.8848%

*** 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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