

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 8/15/2025**

<b>CONFORMING 30 YR. FIXED</b>	<b>5.875%*</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>5.000%*</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.625%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>5.875%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>5.990%*</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.375%</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.125%*</b>
<b>JUMBO 7/6 ARM</b>	<b>5.750%*</b>
<b>FHA &amp; VA 30 YR. CONF. FIXED</b>	<b>5.375%* &amp; 5.500%*</b>
<b>FHA &amp; VA 15 YR. CONF. FIXED</b>	<b>5.000%* &amp; 4.990%*</b>
<b>FHA &amp; VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.625% / 5.625%</b>
<b>HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED</b>	<b>5.750%* / 5.875%*</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>6.625%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>4.3619%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>3.8341%</b>

**\* One of the Week's Best Buys, 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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