

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

CONFORMING 30 YR. FIXED	5.875%
CONFORMING 15 YR. FIXED	5.125%
CONFORMING 7/6 ARM	5.625%*
REFI NOW/REFI POSSIBLE	5.990%*
HIGH BALANCE CONF. 30 YR. FIXED	5.990%*
HIGH BALANCE CONF. 15 YR. FIXED	5.250%*
JUMBO 30 YR. FIXED	6.125%*
JUMBO 7/6 ARM	5.750%*
FHA & VA 30 YR. CONF. FIXED	5.375%* & 5.500%*
FHA & VA 15 YR. CONF. FIXED	4.875%* & 4.875%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.625% & 5.625%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	5.750%*/ 5.875%*
INTEREST ONLY 5/6 ARM	6.625%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3431%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.8747%

*** One of the Week's Best Buys as ONLY 1 or 2 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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