

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 9/12/2025**

CONFORMING 30 YR. FIXED	5.500%*
CONFORMING 15 YR. FIXED	4.625%*
CONFORMING 7/6 ARM	5.250%*
REFI NOW/REFI POSSIBLE	5.625%
HIGH BALANCE CONF. 30 YR. FIXED	5.625%*
HIGH BALANCE CONF. 15 YR. FIXED	4.990%*
JUMBO 30 YR. FIXED	5.990%*
JUMBO 7/6 ARM	5.625%*
FHA & VA 30 YR. CONF. FIXED	5.125%* & 5.125%*
FHA & VA 15 YR. CONF. FIXED	4.625%* & 4.625%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.250%* / 5.250%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	5.500%* / 5.625%
INTEREST ONLY 5/6 ARM	6.490%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.1922%
1-YEAR SOFR (Secured Overnight Financing Rate)	3.8831%

**One of This Week's Best Buys*

*Conforming up to \$802,650 < High Balance Conforming to \$1,209,750 < Jumbo
Pricing assumes 30-day locks at or as close to par as possible, that is, with no credit or discount points*

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