

**SURVEY OF THE BEST MORTGAGE RATES  
ACROSS 40 MORTGAGE LENDERS AS OF 12/20/2024**

<b>CONFORMING 30 YR. FIXED</b>	<b>6.375%</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>5.625%</b>
<b>CONFORMING 7/6 ARM</b>	<b>6.250%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>6.375%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>6.375%*</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.750%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.750%</b>
<b>JUMBO 5/6 ARM</b>	<b>6.500%</b>
<b>FHA / VA 30 YR. CONF. FIXED</b>	<b>5.750%* / 5.750%*</b>
<b>FHA / VA 15 YR. CONF. FIXED</b>	<b>5.375%* / 5.375%*</b>
<b>FHA / VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.875%* / 5.875%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>6.250%* / 6.250%*</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>7.250%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>4.3752%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>4.1711%</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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