

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 1/10/2025**

CONFORMING 30 YR. FIXED	6.450%*
CONFORMING 15 YR. FIXED	5.625%*
CONFORMING 7/6 ARM	6.125%*
REFI NOW/REFI POSSIBLE	6.375%*
HIGH BALANCE CONF. 30 YR. FIXED	6.625%
HIGH BALANCE CONF. 15 YR. FIXED	5.625%*
JUMBO 30 YR. FIXED	6.500%
JUMBO 7/6 ARM	6.500%
FHA / VA 30 YR. CONF. FIXED	5.875%* / 5.875%*
FHA / VA 15 YR. CONF. FIXED	5.250%* / 5.250%*
FHA / VA 30YR. HIGH BAL. CONF. FIXED	5.990%* / 5.990%*
HOME READY/ HOME POSSIBLE 30-YR. FIXED	6.375%/ 6.375%
INTEREST ONLY 5/6 ARM	7.250%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3064%
1-YEAR SOFR (Secured Overnight Financing Rate)	4.1777%

***One of This Week's Best Buys**

Conforming up to \$806,500 < 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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