

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 1/17/2025**

<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>5.990%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>6.375%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>6.500%</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.625%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.625%*</b>
<b>JUMBO 5/6 ARM</b>	<b>6.500%</b>
<b>FHA / VA 30 YR. CONF. FIXED</b>	<b>5.875% / 5.875%*</b>
<b>FHA / VA 15 YR. CONF. FIXED</b>	<b>5.250%* / 5.250%*</b>
<b>FHA / VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.875%* / 5.990%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>6.375%/ 6.250%</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>7.250%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>4.3062%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>4.2448%</b>

**\*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

**ROD HAASE** email: [rodhaase@gmail.com](mailto:rodhaase@gmail.com)