

**SURVEY OF THE LOWEST MORTGAGE RATES
ACROSS 40 LENDERS AS OF 1/31/2025**

CONFORMING 30 YR. FIXED	6.250%
CONFORMING 15 YR. FIXED	5.625%
CONFORMING 7/6 ARM	5.990%*
REFI NOW/REFI POSSIBLE	6.250%*
HIGH BALANCE CONF. 30 YR. FIXED	6.375%
HIGH BALANCE CONF. 15 YR. FIXED	5.625%
JUMBO 30 YR. FIXED	6.625%
JUMBO 5/6 ARM	6.250%*
FHA & VA 30 YR. CONF. FIXED	5.625% & 5.750%*
FHA & VA 15 YR. CONF. FIXED	5.250%* & 5.125%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.750%*/ 5.875%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	6.250% / 5.990%*
INTEREST ONLY 5/6 ARM	7.125%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3130%
1-YEAR SOFR (Secured Overnight Financing Rate)	4.1798%

*** One of the Week's Best Buys as 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.

Rod Haase email: rodhaase@gmail.com