

**SURVEY OF THE LOWEST MORTGAGE RATES
AMONG 40 LENDERS AS OF 1/3/2025**

CONFORMING 30 YR. FIXED	6.375%
CONFORMING 15 YR. FIXED	5.625%
CONFORMING 7/6 ARM	5.990%*
REFI NOW/REFI POSSIBLE	6.375%
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	6.375%*
FHA & VA 30 YR. CONF. FIXED	5.750% & 5.750%*
FHA & VA 15 YR. CONF. FIXED	5.250%* & 5.250%*
FHA & VA 30YR. HIGH BAL. CONF. FIXED	5.875%*/ 5.875%*
HOMEReady/ HOMEPOSSIBLE 30-YR. FIXED	6.250% / 6.250%
INTEREST ONLY 5/6 ARM	7.250%*
1-MONTH SOFR (Secured Overnight Financing Rate)	4.3570%
1-YEAR SOFR (Secured Overnight Financing Rate)	4.2393%

***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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