

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 2/7/2025**

|  |                              |
|--|------------------------------|
| <b>CONFORMING 30 YR. FIXED</b>                         | <b>6.125%*</b>               |
| <b>CONFORMING 15 YR. FIXED</b>                         | <b>5.500%*</b>               |
| <b>CONFORMING 7/6 ARM</b>                              | <b>5.990%*</b>               |
| <b>REFI NOW/REFI POSSIBLE</b>                          | <b>6.250%</b>                |
| <b>HIGH BALANCE CONF. 30 YR. FIXED</b>                 | <b>6.500%</b>                |
| <b>HIGH BALANCE CONF. 15 YR. FIXED</b>                 | <b>5.500%*</b>               |
| <b>JUMBO 30 YR. FIXED</b>                              | <b>6.500%</b>                |
| <b>JUMBO 7/6 ARM</b>                                   | <b>6.250%</b>                |
| <b>FHA &amp; VA 30 YR. CONF. FIXED</b>                 | <b>5.625%* &amp; 5.750%</b>  |
| <b>FHA &amp; VA 15 YR. CONF. FIXED</b>                 | <b>5.125%* &amp; 5.125%*</b> |
| <b>FHA &amp; VA 30YR. HIGH BAL. CONF. FIXED</b>        | <b>5.750%* &amp; 5.875%*</b> |
| <b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>          | <b>6.125%*/ 5.990%*</b>      |
| <b>INTEREST ONLY 5/6 ARM</b>                           | <b>7.250%*</b>               |
| <b>1-MONTH SOFR (Secured Overnight Financing Rate)</b> | <b>4.3127%</b>               |
| <b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>  | <b>4.1677%</b>               |

**\* 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 \$1,149,825 < Jumbo**  
**All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE.**

**Rod Haase email: [rodhaase@gmail.com](mailto:rodhaase@gmail.com)**