

**Note: We wrapped up two loans in the past 10 days—one in 10 days and one in nine days.**

**SURVEY OF THE LOWEST MORTGAGE RATES  
AMONG 40 LENDERS AS OF 8/2/2024**

<b>CONFORMING 30 YR. FIXED</b>	<b>5.820%*</b>
<b>CONFORMING 15 YR. FIXED</b>	<b>5.125%*</b>
<b>CONFORMING 7/6 ARM</b>	<b>5.750%*</b>
<b>REFI NOW/REFI POSSIBLE</b>	<b>5.820%*</b>
<b>HIGH BALANCE CONF. 30 YR. FIXED</b>	<b>5.820%*</b>
<b>HIGH BALANCE CONF. 15 YR. FIXED</b>	<b>5.125%*</b>
<b>JUMBO 30 YR. FIXED</b>	<b>6.500%</b>
<b>JUMBO 5/6 ARM</b>	<b>6.750%*</b>
<b>FHA / VA 30 YR. CONF. FIXED</b>	<b>5.375% / 5.375%*</b>
<b>FHA / VA 15 YR. CONF. FIXED</b>	<b>4.750%* / 4.750%*</b>
<b>FHA / VA 30YR. HIGH BAL. CONF. FIXED</b>	<b>5.375%* / 5.490%*</b>
<b>HOME READY/ HOME POSSIBLE 30-YR. FIXED</b>	<b>5.750%/ 5.820%*</b>
<b>INTEREST ONLY 5/6 ARM</b>	<b>7.000%*</b>
<b>1-MONTH SOFR (Secured Overnight Financing Rate)</b>	<b>5.3417%</b>
<b>1-YEAR SOFR (Secured Overnight Financing Rate)</b>	<b>4.6591%</b>

**\* One of the Week's Best Buys as only 1 or possibly 2 lenders are offering this rate**

- Conforming up to \$766,550 < High Balance Conforming \$766,551 to \$1,149,825 < Jumbo  
- All pricing assumes 30-day locks and is AS CLOSE TO PAR AS POSSIBLE, that is, with no credit or discount points  
- Cheaper pricing is available with 15, & 21 day locks. [RodLHaase@gmail.com](mailto:RodLHaase@gmail.com) or Cell 760 717 8584