

# MORTGAGE RATE WATCH

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## Mortgage Rates Finally Win One, Albeit a Small One

Mortgage rates have risen every day since October 15th and some of the jumps have been fairly big. That followed an even bigger increase earlier in the month with the whole ordeal accounting for a 0.72% increase in 30yr fixed rates since October 1st.

Today's trading session offered a break from the recent trend with bonds improving overnight and holding onto those gains long enough for mortgage lenders to improve their offerings by the smallest of margins. In other words, rates were basically unchanged, but for the hair splitters, technically lower.

The movement isn't the interesting part of the day, however. Rather, it's the fact that the morning's economic data made a case for higher rates and the bond market (bonds dictate rates) was able to stay in stronger territory nonetheless. Part of that has to do with the data in question. It's not on the same level as something like next Friday's jobs report. But part of it could be a sign that recent upward momentum in rates is starting to fizzle out.



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