

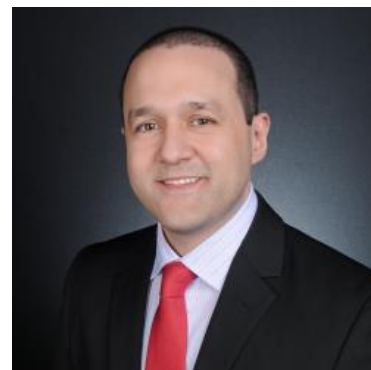
# MORTGAGE RATE WATCH

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## Mortgage Rates End Higher, But Not As High as This Morning

This afternoon's mortgage rates are higher than yesterday's latest levels. That's a result of bond market weakness seen late yesterday and earlier this morning. Why would yesterday's market movement matter? Simply put, it was too late in the day for many lenders to go to the trouble of adjusting their rate sheets.

Bonds continued to weaken this morning, making it an easy call for mortgage lenders. The average lender was very close to the highest levels of the past several months seen on November 6th. Fortunately, bonds managed to improve after that and most lenders were ultimately able to offer positive reprices. This wasn't enough to get rates back to yesterday's levels, but it erased about half of the weakness.



### Dagoberto Castillo

Broker Owner, Obtain A Mortgage, LLC

[ObtainAmortgage.com](http://ObtainAmortgage.com)

M: (954) 271-2995

3750 NW 87th Ave, Suite 700  
Doral FL 33178

Dagoberto Castillo - NMLS#  
385009

Obtain A Mortgage, LLC - NMLS#  
2636344

OBTAIN A MORTGAGE.COM