

# MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

A message from Nickolas Inhelder:

## We Make Home Happen.™

Our goal is simple:

To help every family we serve get to “Yes.”

**Yes** to the loan that unlocks the joy of home ownership.

**Yes** to the lending solution that meets every client’s unique needs and wants.

That’s why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

This is more than work for us. It is our unique joy in this life to share our collective skill, creativity, and care to bring you and your family right to where you belong.

Let’s make home happen.

**CONTACT ME TODAY**



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## Mortgage Rates Near Lowest Levels in a Month

Last Monday, mortgage rates were near the highest levels in more than 3 months. A week later, and the average lender is right in line with the lowest levels in more than a month. There are two reasons for this, or rather, one reason and one caveat.

The caveat is that the range has been fairly narrow since the end of October. Most of the recent rate spike took place by October 24th, so we didn't have to traverse much ground to get back to those rates. Additionally, those rates are still substantially higher than the beginning of October.

The specific reason for today's improvement is the bond market's reaction to Trump's Treasury Secretary appointment. Bonds dictate rates, and bonds are relieved to see a more fiscally conservative pick. To oversimplify the underlying dynamic, it's easier for rates to move lower when the Treasury department isn't issuing debt at a record pace. That goal is seen as more achievable under Bessent.

The average top tier 30yr fixed mortgage rate fell back below 7% with today's move, but not by much. This means many borrowers will still be seeing rates in the low 7s, even for top tier scenarios.