

# MORTGAGE RATE WATCH

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## Mortgage Rates Hit Another 2025 Low

It continues to be the case that day-to-day changes in average mortgage rates are very small. Today was no exception in that regard. Nonetheless, today represents a technical "record low" for 2025 with average rates edging just slightly lower than those seen on August 22nd and 26th.

Our index (which tracks top tier, conventional 30yr fixed rates for ideal scenarios) is now 6.51%, the lowest it's been since October 3rd 2024 when it was 6.26%.

Virtually all of the recent improvement in rates followed the August 1st jobs report. Everything since August 4th has transpired in a relatively narrow range.

There was no new development that accounted for today's improvement--just a random drift that happened to work out in our favor.



**Brian and Debra  
Brady**

Residential and Commercial  
Real Estate Finance,  
Homeplus Mortgage

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

**P:** (858) 699-4590

**M:** (727) 275-0104

San Diego, CA

Tampa FL 33602

NMLS 339261

NMLS 2415712

