

MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

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.



Nathaniel Rutkoski

Mortgage Broker, Zoom Loans

www.ZMLoans.com

M: (408) 767-6311

2140 W Grantline Rd
Tracy CA 95376

NMLS# 356590

ZOOM LOANS



Melissa Jimenez

Realtor, Realty ONE Group Zoom

melissajimenezrealtor.com

P: (209) 627-0612

mjrealstate12@gmail.com

01916015



