

MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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Mortgage Rates Near Lowest Levels Since October

Officially, there were 2 days at the end of November where the average lender's 30yr fixed rates were just a hair lower (0.02% difference). Otherwise, today's rates would be the lowest since late October.

The improvement follows this morning's release of November's Consumer Price Index (CPI). Inflation was so far below expectations that it raised new questions about just how much the government shutdown impacted data collection. The market still treated it as good news for rates, but most of the improvement was already in place before the data came out.

CPI marked the last of 2025's top tier economic reports when it comes to potential impacts on rates. This doesn't mean rates won't move between now and January--only that they're far less likely to make any big changes based on economic reports.



John "Demo" Lender

VP of Lending, Demo Mortgage Co.

[mbslive.net](#)

P: (704) 555-1212

M: (407) 555-1234

10014 Normal Blvd.
Charlotte NC 28044

NMLS: 123456



Christina "Demo" Realtor

Managing Partner, Real Estate Company, LLC.

[mbslive.net](#)

P: (704) 555-1212

M: (980) 555-1212

social+test@mbslive.net

12954 S. Broad St.
Charlotte NC 28031



