

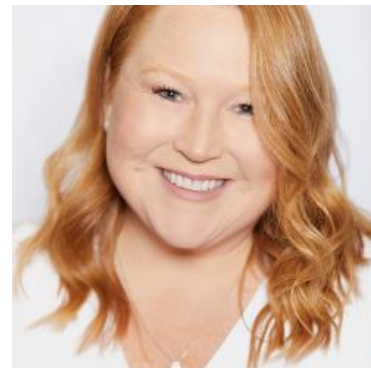
# MORTGAGE RATE WATCH

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## Mortgage Rates Just Off 2-Week Lows

It ended up being a fairly uneventful day for mortgage rates despite scattered speculation about the impact of foreign monetary policy decisions. The average lender nudged just a hair higher, resulting in the 2nd lowest reading of the week. Apart from yesterday, the last day with lower rates was more than 2 weeks ago on December 4th.

The coming week will be heavily affected by the realities of the holiday trading environment. There's no repeatable formula for this. We simply widen the range of potential rate movement that occurs for no apparent reason. Most of the time, rates simply drift aimlessly sideways, but on certain years, there are inexplicable jumps/dips. We won't have a solid sense of where the rate market wants to be until the important economic reports start coming out in January.



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