

MORTGAGE RATE WATCH

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A message from Marc Erickson:

For informational purposes only. This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to credit approval. Rates vary based upon market conditions and borrower qualification.

Mortgage Rates Match 2-Month Lows

Because mortgage rates are determined by the bond market, a boring market day typically translates to a boring mortgage rate day. But that's not entirely true today.

While the level of movement is indeed very small, it only took a small movement to get the average 30yr fixed rate down to their lowest levels since the end of October.

Next week should be another slow one for rates, but things should pick up progressively as 2026 gets underway.



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