

# MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.



## 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.



**1st Choice Mortgage**  
Mortgage Broker, 1st  
Choice Mortgage Company,  
LLC

[375Loan.com](http://375Loan.com)  
**P:** (208) 375-5626

3023 E Copper Point Dr  
Meridian ID 83642  
380736

