

# MORTGAGE RATE WATCH

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## 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.



### Selma Zollman

Loan Officer, Grace Modern Mortgage

[www.gracemodernmortgage.com/szollman](http://www.gracemodernmortgage.com/szollman)

**P:** (301) 806-0934

**M:** (301) 806-0934

[Szollman@gracemodernmortgage.com](mailto:Szollman@gracemodernmortgage.com)

11820 Miramar Parkway  
Miramar FL 33025



Grace Modern Mortgage

[www.gracemodernmortgage.com](http://www.gracemodernmortgage.com)

**P:** (954) 945-8694

11820 Miramar Parkway  
Miramar Florida 33025

NMLS 2347296

