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.



Todd Hanley, RICP®, CMA™ Senior Loan Officer, United Direct Lending https://todd.mortgage M: (954) 806-5114 todd.hanley@uniteddirectlending. com 5500 NW Glades Rd Boca Raton FL 33431-7367 LO71086

