

MORTGAGE RATE WATCH

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A message from Marc Erickson:

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New 2-Month Lows, Just Barely

With another holiday closure on deck and light calendar of events, the rate market is off to another uneventful start this week. In fact, the average lender barely budged from last Friday. But it was enough for MND's 30yr fixed rate index to tick down by 0.01%.

This is the lowest level since October 28th--just barely edging out the lows seen on November 25th. There were only 5 days in November and one day in September with lower rates. Before that, you'd have to go back to September 2024 to see anything lower.

As always, there's never any way to know what's next for rates. The outcome of next week's economic data could certainly have a say in that. What we do know is that the present zone has been a recurring lower boundary for the range going all the way back to late 2022.



Ehric Wolfe

REALTOR®, Coldwell
Banker Realty

www.coloradowolfhomes.com

P: (970) 691-5299

ehric@coloradowolfhomes.com

3665 John F Kennedy Parkway
Fort Collins CO 80525



Marc Erickson

Mortgage Guide, Excel
Financial Group, LLC

www.themortgagemarc.com

P: (720) 295-0704

M: (720) 295-0704

123 N College Avenue
Fort Collins CO 80524
1245157

