

# MORTGAGE RATE WATCH

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## Mortgage Rates Microscopically Higher

Mortgage rates continue operating in an excruciatingly narrow range near their lowest levels of the past few years. Yesterday was the 6th best day of 2025. Today is tied for 7th place after rates moved 0.01% higher on average.

While the underlying bond market is fully open today, it's a slow time of year in terms of volume and volatility. Bigger movement becomes more likely by the end of next week thanks to the return of important economic reports and stronger trader participation after holiday absences.



### Matt Stout

the STR Loan Guy, E  
Mortgage Capital &  
Consumers Financial

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

P: (801) 403-1792

2834 S Highland Dr  
Salt Lake City UT 84106  
248427

