

# MORTGAGE RATE WATCH

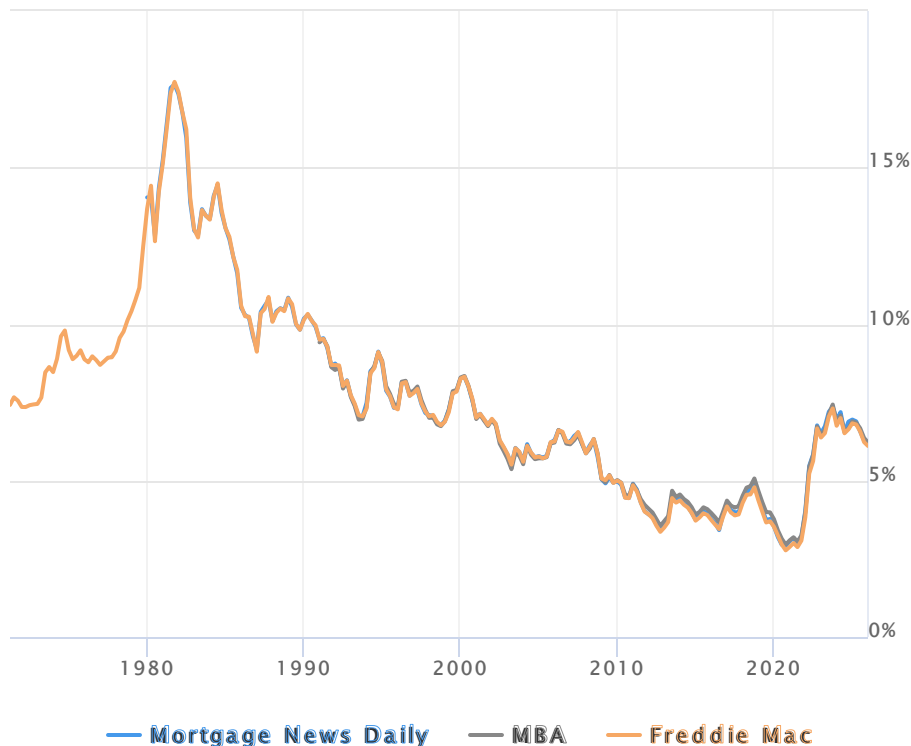
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## Mortgage Rates Staying Steady to Close Out 2025

Although Freddie Mac's weekly mortgage rate survey (released today) suggested the lowest rates since October 2024, our daily numbers offer a bit more nuance. To be sure, October 28th and September 16th both saw distinctly lower rates this year.

Today's rates are right in line with yesterday's as well as last Friday's. In other words, this week is flat compared to Friday although the average rate is lower so far.

The bond market closes early today and will be fully closed tomorrow. Bonds reopen on Friday and then will be fully open for a normal week of trading next week.



**Drew Stiegemeier**

Mortgage Banker, Frontier Mortgage

[frontierhomemortgage.com/drew](https://frontierhomemortgage.com/drew)

P: (636) 898-0888

M: (618) 779-7507

1406168



**Mike Mihelcic**

Associate, Re/Max Alliance

[www.remax.com/.../102293806](https://www.remax.com/.../102293806)

P: (618) 656-2111

M: (618) 339-5752

[remaxmike2012@gmail.com](mailto:remaxmike2012@gmail.com)

1121 University Drive  
Edwardsville IL 62025

