

MORTGAGE RATE WATCH

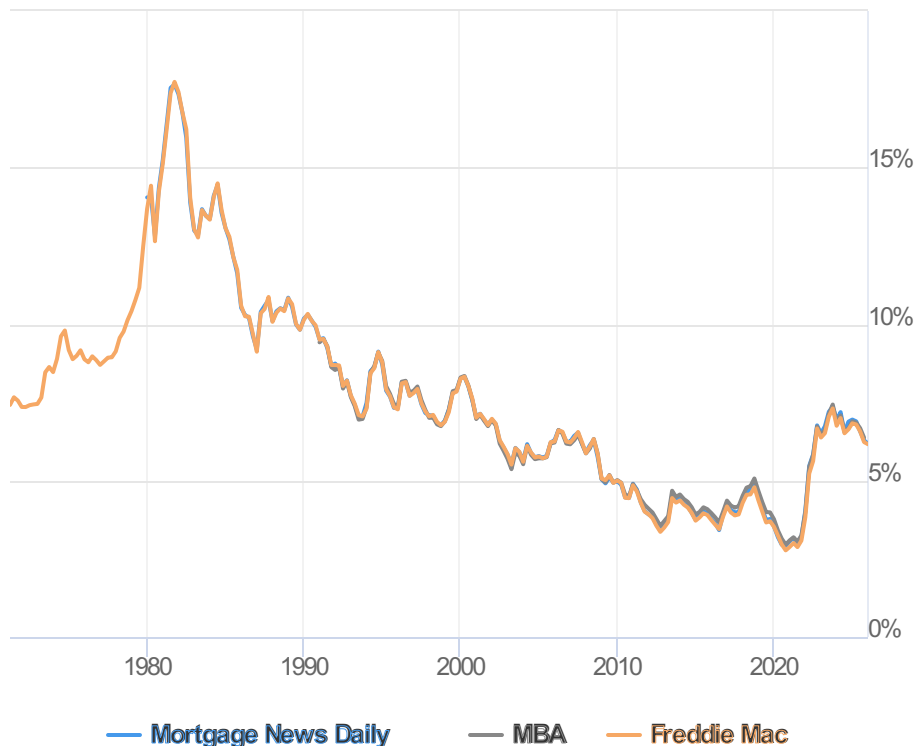
Daily Coverage. Industry Leading Perspective.

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.



THE RATE UPDATE
Dan Frio is a Mortgage Loan Originator federally registered with Peoples Bank & Trust

NMLS 257781
Member FDIC

Dan Frio
NMLS 246527

844-775-5626 | DFrio@PBTBDMortgage.com | dan@therateupdate.com
3201 Orchard Road, Oswego, IL 60543
www.nmlsconsumeraccess.org

Dan Frio

Sr Mortgage Loan Officer,
The Frio Team Powered by
Peoples Bank & Trust

www.TheRateUpdate.com

P: (844) 775-5626

M: (630) 360-3490

524 Main St
Hazard ky 41701
246527

THE RATE UPDATE
Dan Frio is a Mortgage Loan Originator federally registered with Peoples Bank & Trust

NMLS 257781
Member FDIC

Dan Frio
NMLS 246527

