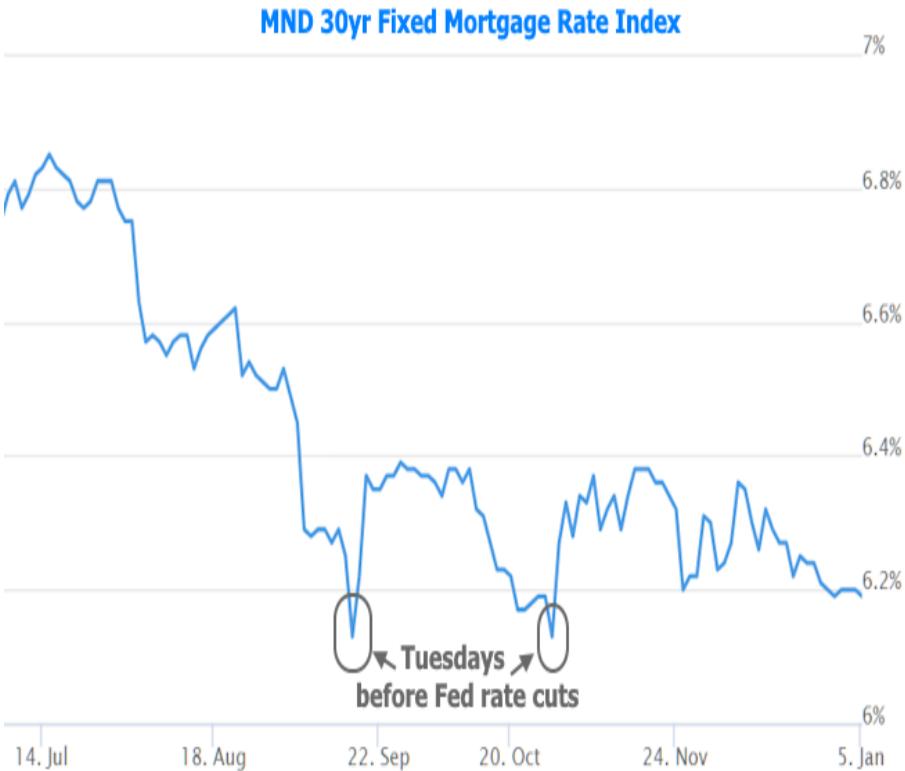


MORTGAGE RATE WATCH

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Mortgage Rates Holding at 2-Month Lows

The two days of 2025 with the lowest rates were September 16th and October 28th. Both days happened to be the Tuesdays that preceded Fed rate cuts. On both occasions, those rate cuts were delivered with other comments from the Fed that the bond market didn't like. The net effect is/was two very obvious dips and spikes.



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MAKING LENDING PERSONAL

The second half of December saw the average 30yr fixed mortgage rate inch closer and closer to those previous lows, but we're still not quite there yet. Today was just another day in that saga as the average lender held right in line with Friday's latest levels.

Bottom line: at current levels, any day that rates spend holding steady or moving microscopically lower will technically result in the lowest rates since October 28th. It would take a more noticeable improvement to break below that floor. When and if that happens, rates will be the lowest since early 2023.

