

MORTGAGE RATE WATCH

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Mortgage Rates Close Out Extremely Flat Week

This week's only real mortgage rate movement was seen at the outset on Tuesday morning (Monday was closed for the holiday) in response to geopolitical issues and tariff escalation potential. Rates recovered only modestly when those threats abated--a fact that had everything to do with the bond market refusing to return to last week's levels and nothing to do with any mortgage-specific issue.

If anything, the mortgage market is in the midst of stunning outperformance relative to the Treasury benchmarks. Take the ubiquitous 10yr Treasury yield, for example, which is still closer to its highest levels since early September. In contrast, average mortgage rates are much closer to their lowest levels over the same time frame.

Today was the least eventful of the week with the average lender holding right in line with yesterday's latest levels.



Jeffrey Chalmers

Senior Loan Officer,
Movement Mortgage
Licensed: CA, FL, MA, ME,
NH, VT

ClicknFinance.com

M: (774) 291-6527

jeffrey.chalmers@movement.com

99 Rosewood Dr, Suite 270
Danvers MA 01923

NMLS #76803

NMLS #39179



Lisa Biggar, REALTOR®

Buyer & Listing Expert,
LAER Realty Partners

www.LisaBiggar.com

P: (508) 520-1600

M: (978) 578-0023

Lisa@LisaBiggar.com

40 Park St, Suite 9
Attleboro MA 02703

MA License #9061998

RI License #RES.0047220

