



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.



Heather Woods

Branch Manager- Broker-Loan Originator, TruLuxe Capital- Powered By My Community Mortgage

www.Truluxecapital.com

M: (210) 392-8299

heather@truluxecapital.com

Humble TX 77346

833399



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