

# MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

## A message from John "Demo" Lender:

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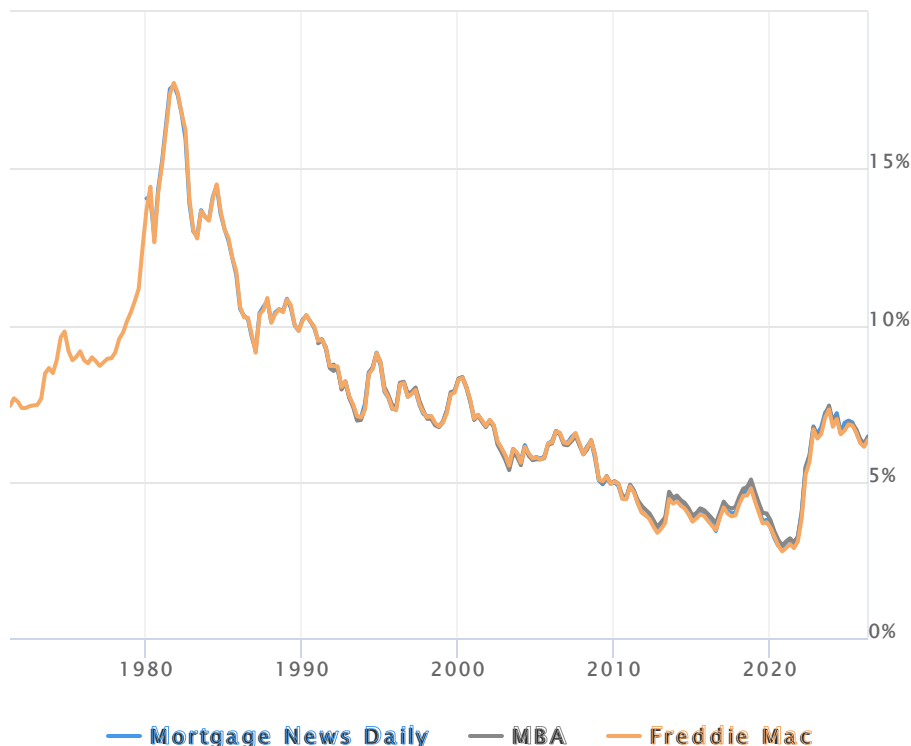
## Best Week For Mortgage Rates in Years

Given that we have the somewhat unpopular job of reporting that today's average top-tier 30yr fixed mortgage rate is 6.00 again, rather than the 5.99 seen earlier this week, we can at least find one glowingly positive development as a silver lining.

In fact, the silver lining is more than a consolation prize. It's actually better news than another day at 5.99% would have been. First off, there's no functional difference between 6.00 and 5.99 when it comes to our daily rate index. A vast majority (95%+) of borrowers would see the exact same rate quotes on either day.

As such, it's far better news that the daily average has been 5.995 over the past 4 days (2 days at 6.00 and 2 at 5.99). That's easily the lowest weekly average in more than 3 years, and the stability means that more borrowers are able to hear that news and act accordingly.

NOTE: if you happen to see separate news today regarding rates hitting 5.98%, that would be coverage of Freddie Mac's weekly survey. You can use the chart below to explore long-term comparisons between our daily average, Freddie Mac, and MBA.



**John "Demo" Lender**  
VP of Lending, Demo Mortgage Co.

[mbslive.net](http://mbslive.net)  
P: (704) 555-1212  
M: (407) 555-1234  
10014 Normal Blvd.  
Charlotte NC 28044  
NMLS: 123456



**Christina "Demo"**  
Realtor  
Managing Partner, Real Estate Company, LLC.

[mbslive.net](http://mbslive.net)  
P: (704) 555-1212  
M: (980) 555-1212  
social+test@mbslive.net  
12954 S. Broad St.  
Charlotte NC 28031



