MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

A message from John "Demo" Lender:

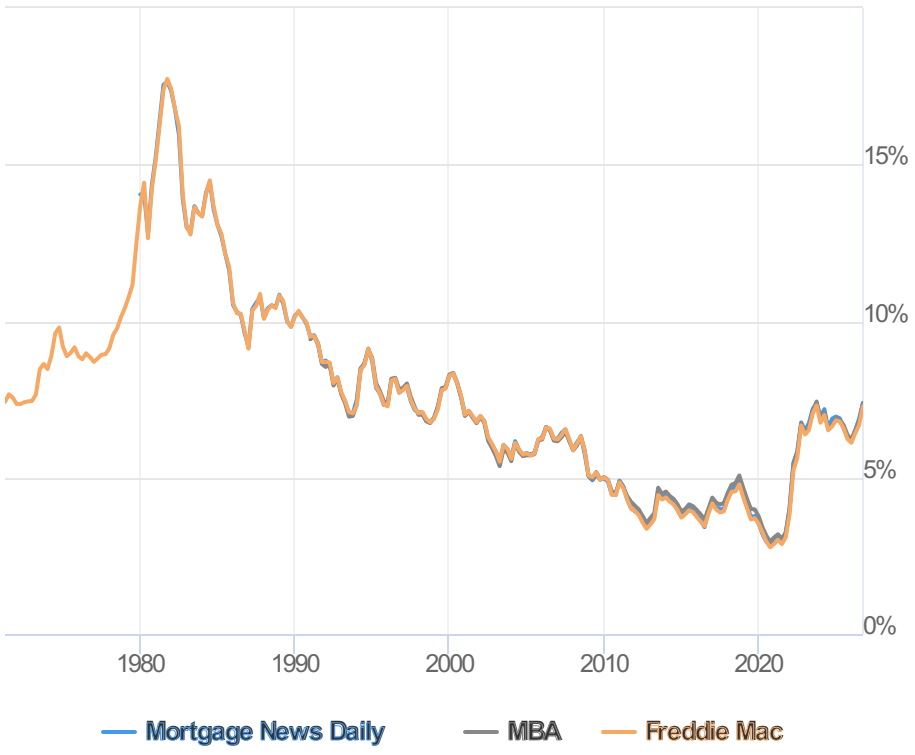
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Mortgage Rates Officially at 2 Week Lows

Even though the underlying bond market is in slightly weaker shape today, mortgage rates ended up trickling just a bit lower than yesterday's latest levels. This can happen on occasions when there is a strong rally late in the previous day. Mortgage lenders don't end up passing along all of that improvement in rate sheets and some of them decide to wait for the following day to make the adjustments.

In addition, this morning's slightly weaker bond market performance reversed course around 11am and paved the way for multiple lenders to adjust their rates lower over the past few hours. The net effect is a move down to 7.48% for the average to-tier 30yr fixed rate, just barely edging out the 7.49% seen on the morning of October 2nd to claim the lowest spot since September 25th.

Bears/pessimists will be quick to note that this is still massively higher than we were at the end of august when rates were 6.75%. Nonetheless, it's the strongest counterattack we've seen since then.





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