

MARKET SUMMARY

Complete Recap of Today's Market Activity

Uneventful Friday Ahead of Holiday-Shortened Week

Market Summary: Saturday, November 8, 2025 - 5:16PM

Bonds held their ground on Friday, but required some help from weaker economic data to do so. Compared to the past 2 sessions, volatility was much lower and losses may not have been too severe, even without the data. Taken together, the past 3 days illustrate just how desperate the market is for actionable econ data. The incoming week is once again sparse in that regard. It will also be punctuated by a rare mid-week holiday on Tuesday. One side effect of that holiday is that it pushes the 3yr Treasury auction forward to Monday--something that may have added slightly to the early selling in bonds today.

Latest Video Analysis



Uneventful Friday Ahead of Holiday-Shortened Week

MBS & Treasury Markets

UMBS 5.0	99.51	-0.02	10YR	4.101%	+0.016%	11/7/2025 5:00PM EST
----------	-------	-------	------	--------	---------	----------------------

Econ Data Keeping Bonds Flat

Although bonds began the day in roughly unchanged territory, they began losing ground shortly thereafter. Things changed at the 9:30am NYSE open as stock losses helped arrest the selling pressure. Then at 10am ET, weaker Consumer Sentiment data (with a record low in current conditions) helped completely erase the selling.

MBS MORNING: New Data Sources Bring New Inspiration

ALERT: New Lows and Perhaps Some Reprice Risk



John Hoyer

HoyerHomeTeam - Berkshire Hathaway Agents

www.hoyerhometeam.com

M: (860) 983-0875

jhoyer@hoyeteam.com

970 Farmington Ave
West Hartford Connecticut 06107



Today's Mortgage Rates

30YR Fixed	6.32%	+0.03%	15YR Fixed	5.82%	+0.00%	11/7/2025
------------	-------	--------	------------	-------	--------	-----------

Mortgage Rates Rise Gently, But Still Well Below This Week's Highs

Wednesday's were the highest in roughly a month and very close to the highest levels in 2 months. This followed stronger economic data on that same morning.

Rates moved back down yesterday after separate econ data told a different story. Now on Friday, it's a mixed bag.

The underlying bond market was slightly weaker to start the day, and that meant rates started out modestly higher. But the last economic data of the week showed lower-than-expected consumer sentiment. Bonds improved as a result, but not enough for the average lender to go to the trouble of adjusting their mortgage rate offerings.

The implication is that Monday's rates would be back in line with yesterday's if the bond market were to hold steady over the weekend. Keep in mind, that's never a guarantee. The point of sharing the info is simply to relay the fact that rates could endure a bit of bond market weakness over the weekend without being any higher than they are today.

Economic Calendar

Last Week | This Week | Next Week

Time	Event	Actual	Forecast	Prior
Friday, Nov 07				
3:00AM	Fed Williams Speech ☆			
7:00AM	Fed Jefferson Speech ☆			
10:00AM	Nov Sentiment: 1y Inflation (%) ☆	4.7%		4.6%
10:00AM	Nov U Mich conditions ☆	52.3	59.2	58.6
10:00AM	Nov Sentiment: 5y Inflation (%) ☆	3.6%		3.9%
10:00AM	Nov Consumer Sentiment (ip) ☆	50.3	53.2	53.6
11:00AM	Oct Consumer Inflation Expectations ☆	3.2%		3.4%
3:00PM	Sep Consumer credit (bl)	\$13.09B	\$10B	\$0.36B
3:00PM	Fed Miran Speech ☆			
Monday, Nov 10				
12:00PM	WASDE Report (%)			
12:00PM	WASDE Report (%)			
1:00PM	3-Yr Note Auction (bl)		58	

Recent Housing News

- Home Price Appreciation Keeps Cooling; New Loan Limits Coming Into Focus
- Mortgage Applications Responded to Lower Rates, But Things Are Already Changing
- Existing Home Sales Rose Last Month, But The Bigger Picture Hasn't Changed

A Rare Week of Data Brings Friends and Foes For Rates

Rates are dictated by bonds and bonds take cues from economic data. But during the shutdown, the most important data has been on hold. This week brought a rare concentration of non-government data to help bridge the gap and bonds were more than willing to respond. Almost all the volatility transpired on Wednesday and Thursday surrounding a few key reports. Wednesday's ADP employment was first u...

Mortgage Calculators

-  [Mortgage Payment w Amortization](#)
-  [Loan Comparison](#)
-  [Advanced Loan Comparison](#)
-  [Early Payoff](#)
-  [Should I Refinance?](#)
-  [Rent vs. Buy](#)
-  [Blended Rate](#)