

MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

30 YR Fixed	15 YR Fixed	30 YR FHA	30 YR Jumbo	5/1 ARM	30 YR VA
6.58%	5.95%	6.18%	6.69%	6.15%	6.19%
+0.02%	+0.01%	+0.03%	+0.01%	+0.00%	+0.02%

8/15/2025 : Real-time Mortgage Rates

Average 30 YR Fixed Mortgage Rate 6.58% +0.02%



Highest Rates This Week, But Close Enough to Long Term Lows

Fri, Aug 15 2025, 2:17 PM

Friday proved to be the weakest day of the week for the underlying bond market and, thus, the highest day of the week for mortgage rates. Retail sales data was generally stronger than expected, especially when considering revisions and when focusing on the "core" numbers that strip out more volatile categories such as autos/fuel and building materials.

Bonds (which underlie rates) didn't move too much at first, but began losing ground amid the tougher Friday afternoon trading conditions. When bonds lose ground, it implies upward pressure on rates.



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Several lenders reissued slightly higher rates in the afternoon. This technically made Friday the highest mortgage rate day of the week. That said, these rates are still much closer to long term lows than most of the past 10 months. In fact, apart from the past 9 business days, today's rates would still be the lowest since early October 2024.

