

MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

30 YR Fixed
6.17% -
0.02%

15 YR Fixed
5.75% -
0.01%

30 YR FHA
5.82% -
0.03%

30 YR Jumbo
6.37% -
0.01%

7/6 SOFR
ARM
5.70% -
0.01%

30 YR VA
5.84% -
0.03%

1/26/2026 : Real-time Mortgage Rates

Average 30 YR Fixed Mortgage Rate 6.17% -0.02%



Lowest Mortgage Rates in Just Over a Week

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Mortgage rates trickled modestly lower again today for the 4th straight business day on Monday. The average top-tier 30yr fixed rate is the lowest it's been since January 16th.



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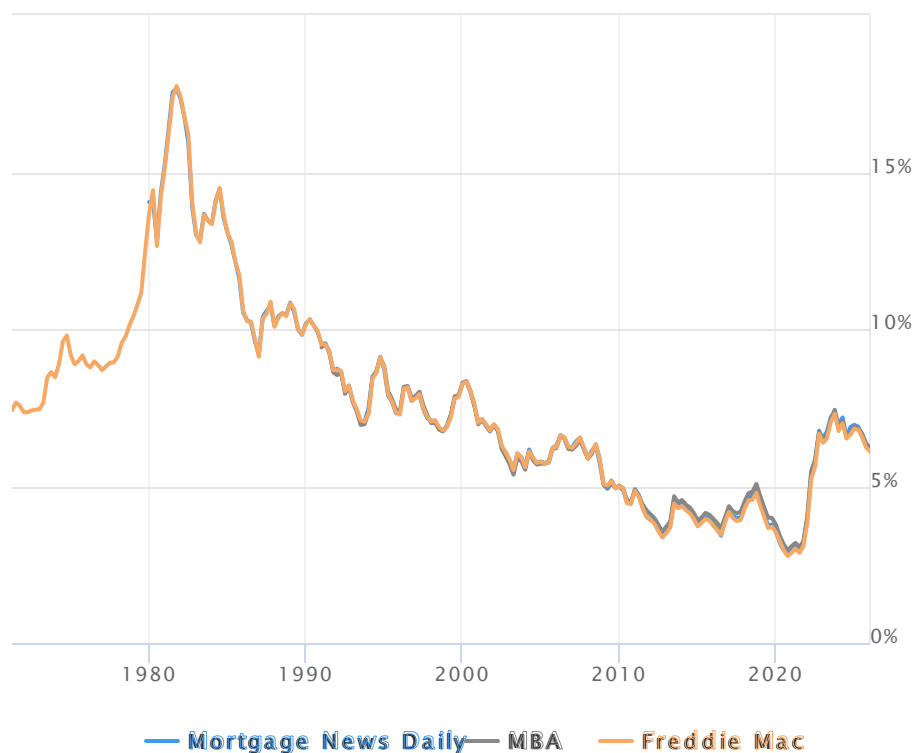
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The only catch is that it was quite a bit lower 2 weeks ago. Compared to today's mark of 6.17% on MND's daily rate index, mid-January lows ranged from 5.99 to 6.07%. Note: in the following chart, 6.01 is the lowest mark, but in intraday terms, January 9th saw 5.99 for the better part of the day.



There were no major source of volatility today and the week ahead is generally lacking in terms of potential sources. Even Wednesday's Fed announcement is unlikely to have much of an impact this time around as the outcome is already fully priced in by financial markets. Specifically, the Fed is not cutting rates at this meeting and there's not much they can say that hasn't already been said multiple times in recent Fed speeches.