


## Heather Woods

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# After Holiday Hangover, Rates Are Ready to Get Serious About Inflation Data

Mortgage rates partied hard for most of June and into the middle of last week--right up until stronger economic data killed the vibe. The resulting bounce in rates carried momentum through to the beginning of this week, but from there on out, things were broadly sideways.

That's not too surprising considering the lack of virtually any major economic data this week. Such data is one of the key sources of motivation for the bonds that underlie mortgage rate movement. Without it, inspiration had to be found elsewhere.

Last week's rising rate momentum lasted through Tuesday. After that, there was modest volatility surrounding trade-related headlines, Fed comments, and Treasury auctions, but nothing too significant in the bigger picture. By the end of the week, rates and Treasury yields were right in line with Tuesday's levels.




## National Average Mortgage Rates




| Mortgage News Daily | Rate | Change | Points |
|---|---|---|---|
| 30YR Fixed | 7.32% | -0.02 | 0.00 |
| 15YR Fixed | 6.87% | -0.02 | 0.00 |
| 30YR FHA | 6.95% | -0.01 | 0.00 |
| 30YR Jumbo | 7.42% | -0.03 | 0.00 |
| 7/6 SOFR | 6.70% | -0.13 | 0.00 |
| 30YR VA | 6.97% | **0.00** | 0.00 |

Rates as of: 11/24

## MBS and Treasury

| | Price / Yield | Change |
|---|---|---|
| MBS UMBS 6.0 | 99.92 | +0.33 |
| 10 YR Treasury | 4.8580 | -0.0687 |
| 30 YR Treasury | 5.2603 | -0.0611 |

Pricing as of: 11/25 5:07AM EST

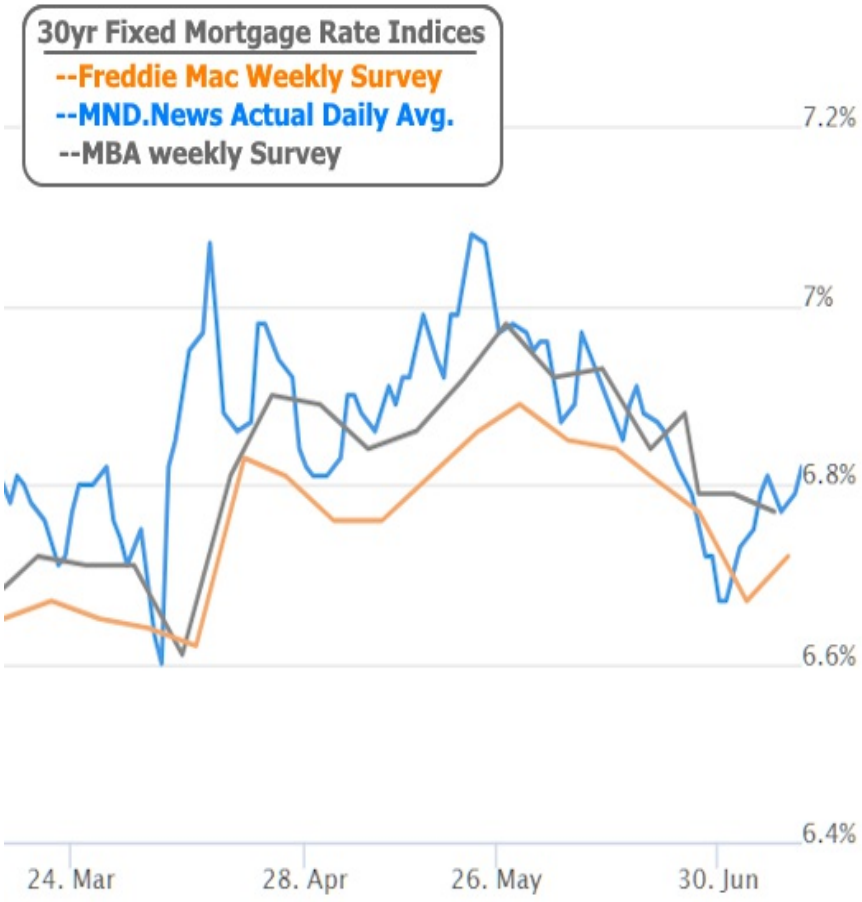
## Recent Housing Data

| | | Value | Change |
|---|---|---|---|
| Mortgage Apps | Nov 11 | 199.8 | -2.35% |
| Building Permits | Oct | 1.3M | -7.5% |
| Housing Starts | Oct | 1.31M | +7.21% |
| New Home Sales | Sep | 676K | -1.17% |
| Pending Home Sales | Oct | 63 | -4.69% |
| Existing Home Sales | Oct | 3.99M | +0.25% |
| Builder Confidence | Nov | 25 | -13.79% |

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Actionable data will return in the coming week. In fact, Tuesday's Consumer Price Index (CPI) could be just as much of a flashpoint as the jobs report if it shows (or completely fails to show) the onset of tariff-driven inflation.

Why would that matter?

First off, bonds simply don't like inflation and rates will generally be moving higher if inflation is moving higher. Additionally, the prospect of tariff-driven inflation is preventing the Federal Reserve from initiating rate cuts that would otherwise be justified by the current landscape of econ data and monetary policy.

Bottom line: if inflation does NOT show up in a big way in next week's CPI, the market could move fairly quickly to price in expectations for a lower Fed Funds Rate. And remember: Fed rate cut EXPECTATIONS have a far more immediate impact on mortgage rates than an actual Fed rate cut.

Of course, the opposite scenario could play out as well (higher-than-expected inflation and another jump in mortgage rates).

There's no guarantee or even any reason to expect one outcome versus another. All we can know ahead of time is that there is a high potential for data-driven volatility.

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## Recent Economic Data

**Event Importance:**
No Stars = Insignificant

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| Date | Event | Actual | Forecast | Prior |
|---|---|---|---|---|
| **Wednesday, Jul 09** | | | | |
| 7:00AM | Jul/04 MBA Refi Index | 829.3 | | 759.7 |
| 7:00AM | Jul/04 MBA Purchase Index | 180.9 | | 165.3 |
| 2:00PM | FOMC Minutes | | | |
| **Thursday, Jul 10** | | | | |
| 8:30AM | Jul/05 Jobless Claims (k) | 227K | 235K | 233K |
| **Tuesday, Jul 15** | | | | |
| 8:30AM | Jun y/y CORE CPI (%) | 2.9% | 3% | 2.8% |
| 8:30AM | Jun m/m CORE CPI (%) | 0.2% | 0.3% | 0.1% |
| **Wednesday, Jul 16** | | | | |
| 8:30AM | Jun Producer Prices (%) | 0% | 0.2% | 0.1% |
| **Thursday, Jul 17** | | | | |
| 8:30AM | Jun Retail Sales (%) | 0.6% | 0.1% | -0.9% |
| 8:30AM | Jul/12 Jobless Claims (k) | 221K | 235K | 227K |
| 8:30AM | Jun Import prices mm (%) | 0.1% | 0.3% | 0% |
| 8:30AM | Jun Retail Sales Control Group MoM | 0.5% | 0.3% | 0.4% |
| 8:30AM | Jul Philly Fed Business Index | 15.9 | -1 | -4.0 |
| 10:00AM | May Business Inventories (% ) | 0% | 0% | 0% |
| **Friday, Jul 18** | | | | |
| 8:30AM | Jun Housing starts number mm (ml) | 1.321M | 1.30M | 1.256M |
| 8:30AM | Jun Building Permits (ml) | 1.397M | 1.39M | 1.394M |
| 10:00AM | Jul Consumer Sentiment (ip) | 61.8 | 61.5 | 60.7 |

☆ Low
★ Moderate
★★ Important
★★ Very Important

## Your Partner in "Building, Buying, and Beyond."

With a strong foundation in the mortgage and finance industry, I specialize in providing tailored lending solutions across the residential, investor, and commercial sectors. Whether you're a first-time homebuyer, a seasoned property investor, or a business owner seeking commercial finance, I bring a strategic and client-focused approach to help you secure the right loan for your needs.

My goal is to simplify the lending process, offering clear guidance and reliable support at every step. I work with a broad panel of lenders to ensure competitive rates, flexible terms, and solutions aligned with your financial goals — whether that involves growing your property portfolio, purchasing your dream home, or financing a commercial project.

With an emphasis on transparency, efficiency, and long-term relationships, I'm committed to delivering outcomes that empower my clients and build financial confidence.

**Heather Woods**



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