

# Weekly Mortgage Newsletter



**Week of  
Nov 3,  
2025**

## Mortgage Market Commentary

"What do you do if you're driving in the fog? You slow down," stated Fed Chair Powell after the Fed cut rates by a quarter-point. The market was primed for the rate cut but began shifting on comments from the chair that strongly indicated that the Fed may pause at its December meeting before making another cut. With limited data to guide its decisions, it may be prudent to wait and see how the labor market and inflation are faring. Private and state data are not pointing to any drastic issues with the employment market, but we are likely to miss the second month of employment data. Last week, we also failed to receive the first estimate for the third quarter's GDP. Fortunately, existing data models indicate growth between 2% and 4%. While some pundits are sporting these numbers as strong evidence that all is well, it's worth remembering that these models are missing data inputs.

This week will be heavily reliant on the ISM data. If these two highly respected surveys indicate improvement, we could see mortgage rates trending upward as we await the end of the shutdown.

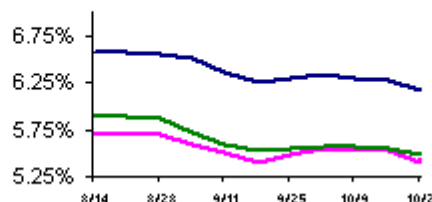
## Mortgage Rates

### Freddie Mac's Primary Mortgage Market Survey

	October 23	10/23/25
30 Year Fixed	6.17% ▼	6.19%
15 Year Fixed	5.41% ▼	5.44%
5/1 Year ARM	5.48% ↔	5.48%

Source: FreddieMac.com & BankRate

30Yr 15Yr 5Yr ARM



### Rates & Indexes

1 Yr T-Bill	3.570%
10 Yr T-Note	4.000%
30-Day SOFR	4.202%
Fed. COFI	3.650%
Prime	7.000%
Fed Fund	4.000%

## Economic Snapshot

### Gross Domestic Product

3-Oct	▲	%pt Chg
4.4		3.8
Economy Expanding		

### Consumer Confidence

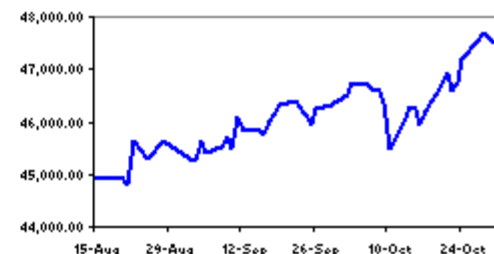
28-Oct	▼	pt Chg
94.6		1.0
Confidence Slipping		

### Housing Starts

17-Sep	▼	% Chg
1.31M		8.5%
Starts Trending Level		

Dow Jones	47,562.87	NASDAQ	23,724.96
NYSE	21,459.58	S&P 500	6,840.20

Dow Jones



### Unemployment Rate

5-Sep	↔	%pt Chg
4.3%		0.0
Unemployment Stable		

### US Retail Sales

16-Sep	▲	% Chg
732.0B		0.5%
Sales Trending Flat		

### Existing Home Sales

23-Oct	▲	% Chg
4.06M		1.5%
Sales Trending Flat		

### Leading Indicators (LEI)

18-Sep	▼	% Chg
98.4		0.5%
Growth Slowing		

### Manufacturing Activity

1-Oct	▲	pt Chg
49.1		0.4
Manufacturing Contracting		

### New Home Sales

24-Sep	▲	% Chg
800K		20.5%
Sales Growing		

## Weekly Trivia Challenge



"Seward's Folly" was the name given to a \$7.2 million purchase by the US government. What exactly was Seward's Folly?

If you know the answer to this week's Trivia Challenge, give me a call or drop me an email!

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