

Mortgage Rates in 2025: Expert Insights from Paul Scheper on Trends, Challenges, and Opportunities

ORANGE COUNTY, CA, UNITED STATES, January 6, 2025 /EINPresswire.com/ -- As 2025 begins, many homeowners and prospective buyers are looking to better understand the direction of mortgage interest rates. Drawing from economic indicators, policy shifts, and market trends, mortgage expert Paul Scheper provides an analysis of what the year may hold for the housing market.

2025 Mortgage Rate Projections

Scheper notes that mortgage rates are expected to stabilize somewhat in 2025, though they will likely remain higher than the historically low levels seen during the COVID-19 pandemic.

"Average 30-year fixed mortgage rates may hover between 6.0% and 6.5% throughout the year," he explains, aligning with industry expectations.



Several factors will influence these rates, including inflation, Federal Reserve policy, and global economic conditions. Scheper highlights the importance of inflation data, particularly in the first half of the year, as a key driver of rate adjustments.

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Implications for Buyers and Refinancers

For those considering a home purchase or refinance, Scheper suggests planning for rates in the mid-6% range. "It's important not to wait for significant rate drops," he advises. Instead, buyers and homeowners should focus on

whether current conditions align with their financial goals, keeping in mind the potential to refinance in the future if rates decrease.

Impact on the Housing Market

Scheper anticipates that the housing market will continue to adjust to higher rates, which may moderate home price growth. This could create a more balanced market, requiring both buyers and sellers to recalibrate their expectations.

A Normalized Market Environment

"Rather than expecting a return to the ultra-low rates of the past, 2025 will reflect a more normalized economic environment," Scheper concludes.

For additional insights on navigating the mortgage market in 2025, Scheper offers a free weekly economic newsletter, available by contacting him at PaulScheper@Live.com.

About Paul Scheper

Paul Scheper is a mortgage professional with decades of experience in real estate finance. A graduate of Harvard University and USC, he has been a licensed mortgage broker in California since 1984, specializing in market analysis and financial planning for homeowners and investors.

About Loangevity Mortgage

Loangevity Mortgage, led by Paul Scheper, provides tailored mortgage solutions to help clients navigate financial decisions with confidence. With over 41 years of industry experience, the company focuses on transparency and client education. For inquiries, call 800-662-6784.



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