



MONTHLY MARKET REPORT

December 2025

Presented by Pam Sawyer ~ Realtor: Metro Detroit Home Experts





Ask anyone in real estate-related business, and they'll tell you:
the last couple of years have been kind of tough.

Not dead. But slower. And while the 2020-2022 real estate bonanza certainly skewed the baseline of “normal,” it's fair to say that while real estate business hasn't been impossible the last couple of years,
it's certainly been challenging.

Local Home Price And Real Estate Trends



Buyers' Market vs. Sellers' Market



- ❖ **More inventory**
- ❖ **Longer Time on Market**
- ❖ **Price Reductions**
- ❖ **Stronger Negotiation in Your Favor**



- ❖ **Low inventory**
- ❖ **Quick Sale**
- ❖ **Higher Prices**
- ❖ **Stronger Negotiation in Your Favor**

The Impact of Inventory on Home Prices



**Sellers'
Market**

0-3 Months

**Neutral
Market**

4-5 Months

**Buyers'
Market**

**6 Months &
Up**

Median Sales Price Line Graph Monthly



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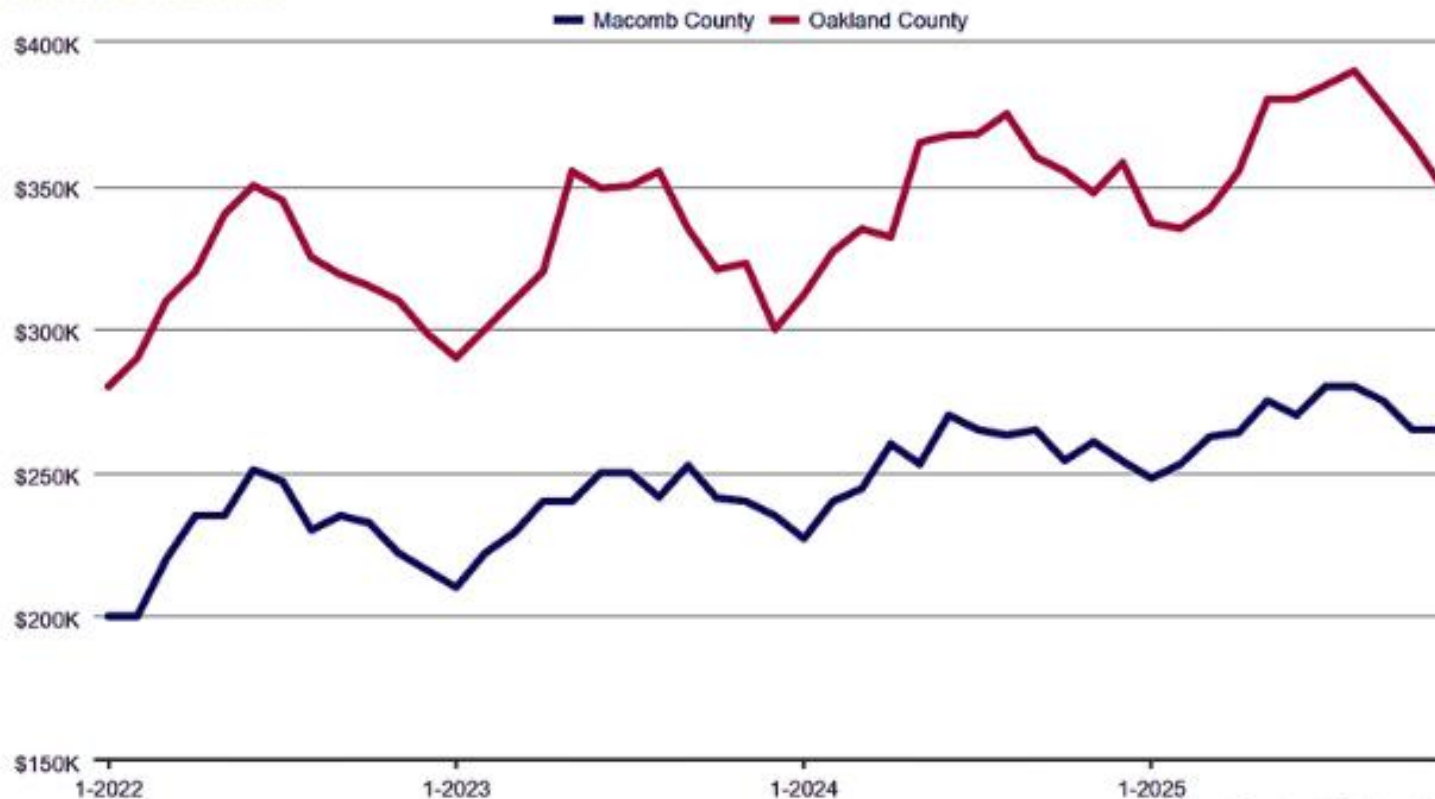
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Median Sales Price



Median Sale Price- Bar Graph



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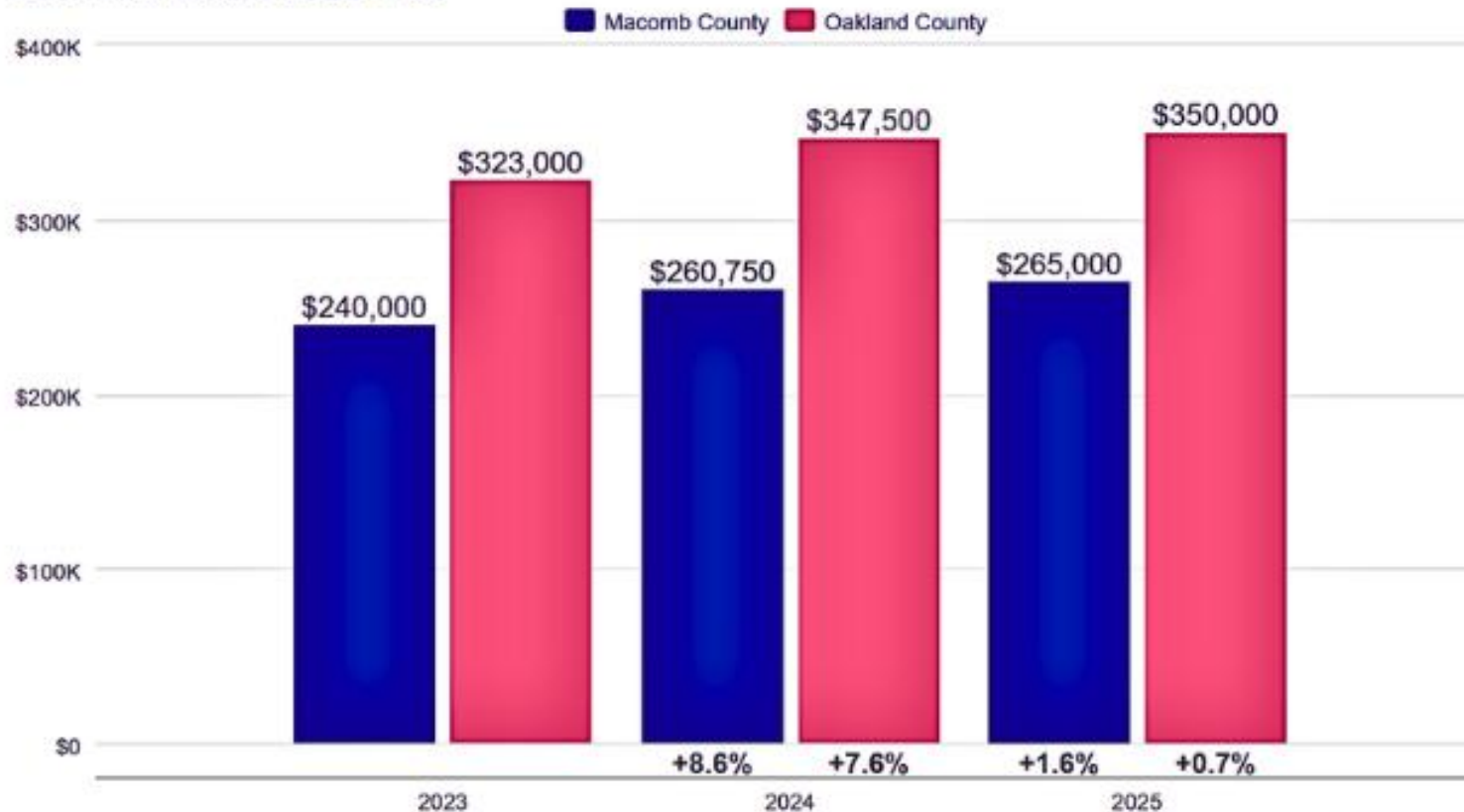
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November Median Sales Price



Average Sales Price Line Graph Monthly



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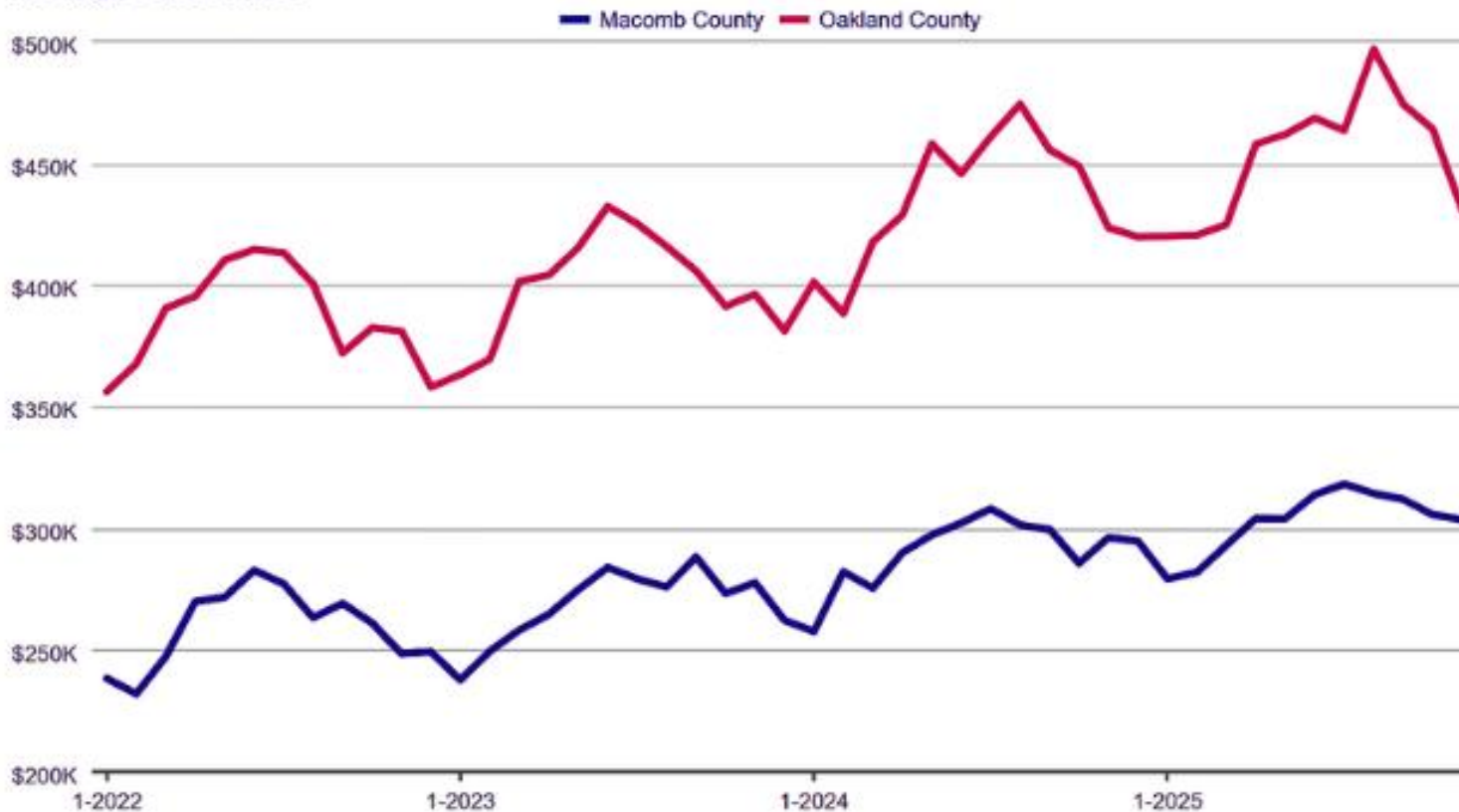
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Average Sales Price



Average Sales Price ~ Bar Graph



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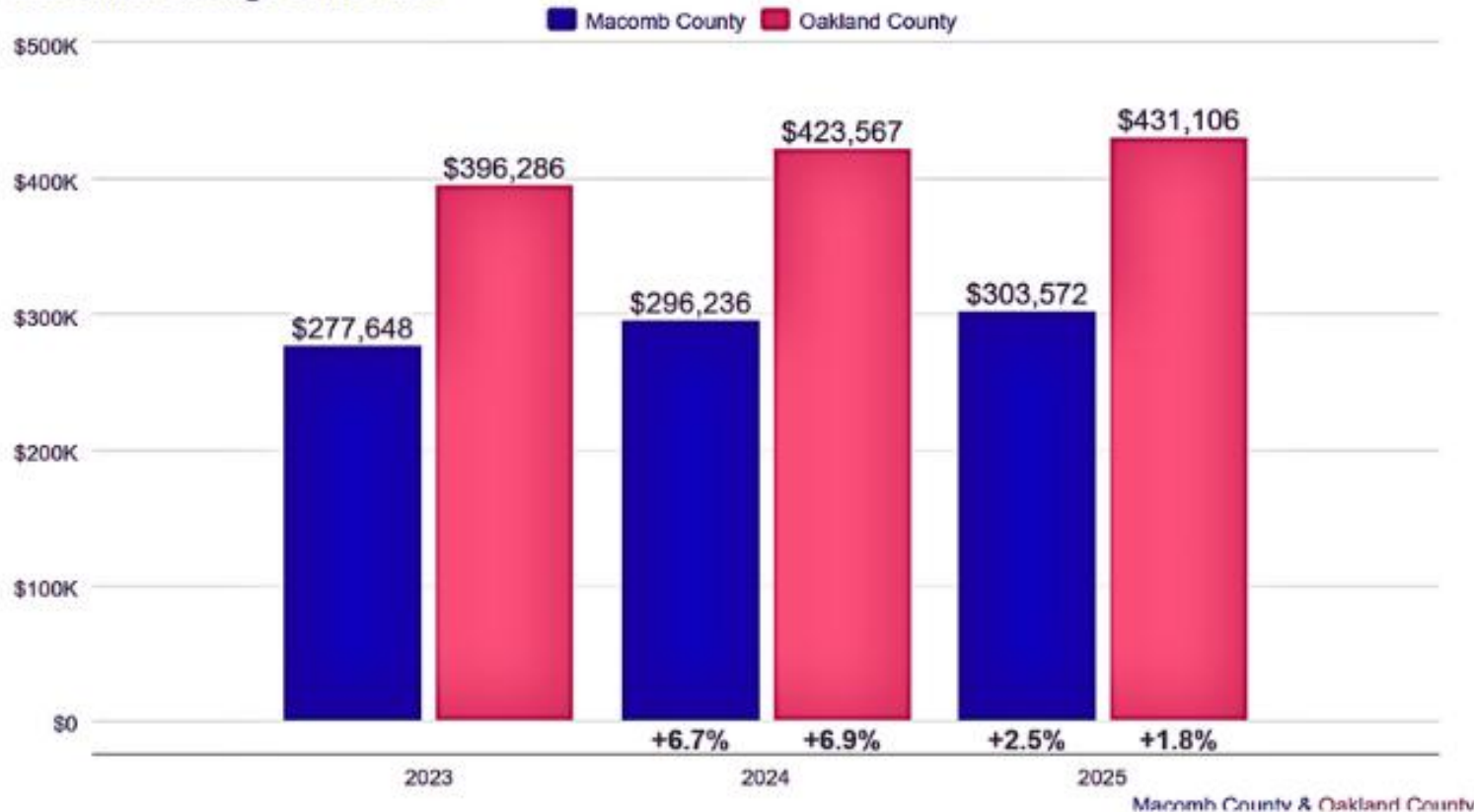
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November Average Sales Price



New Listings Monthly Trends



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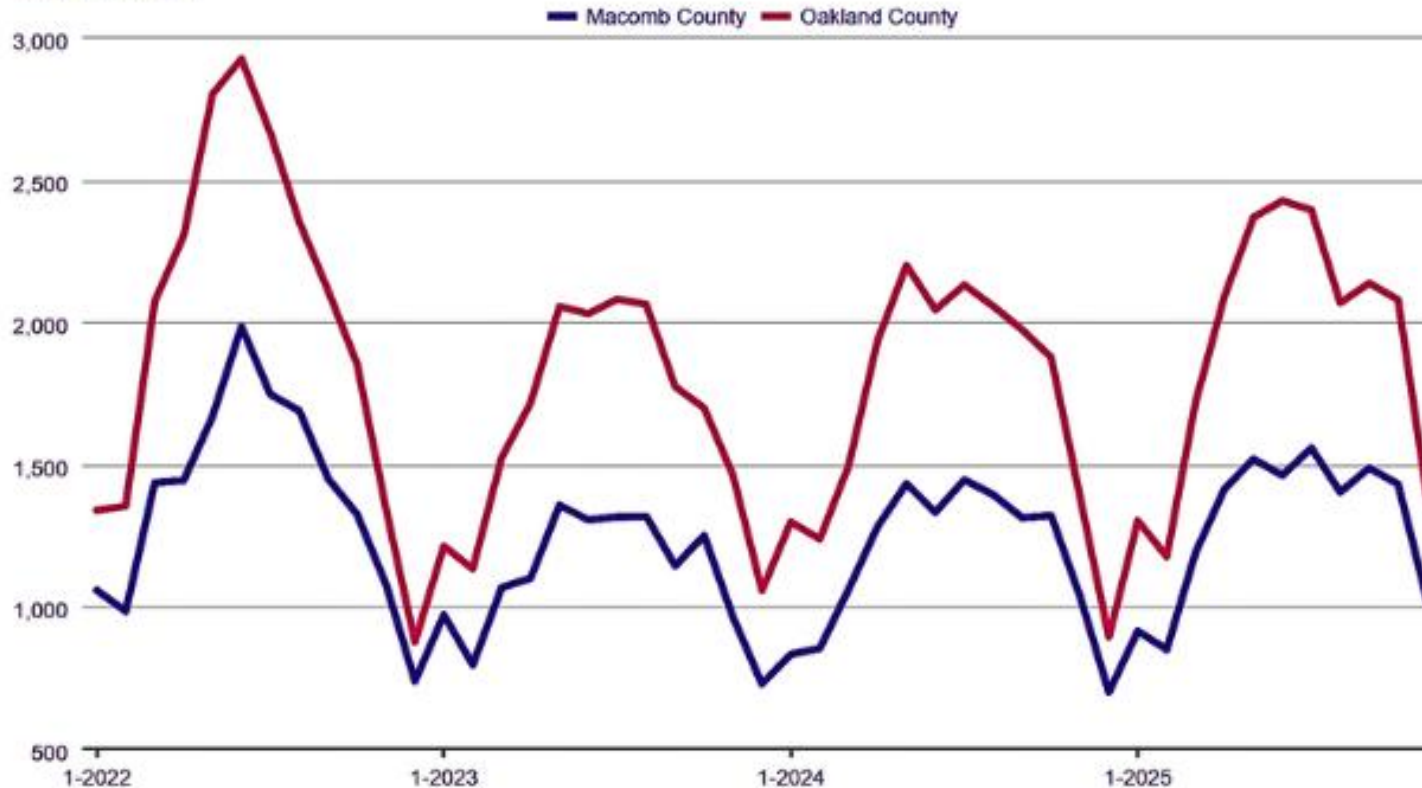
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New Listings



New Listings Monthly



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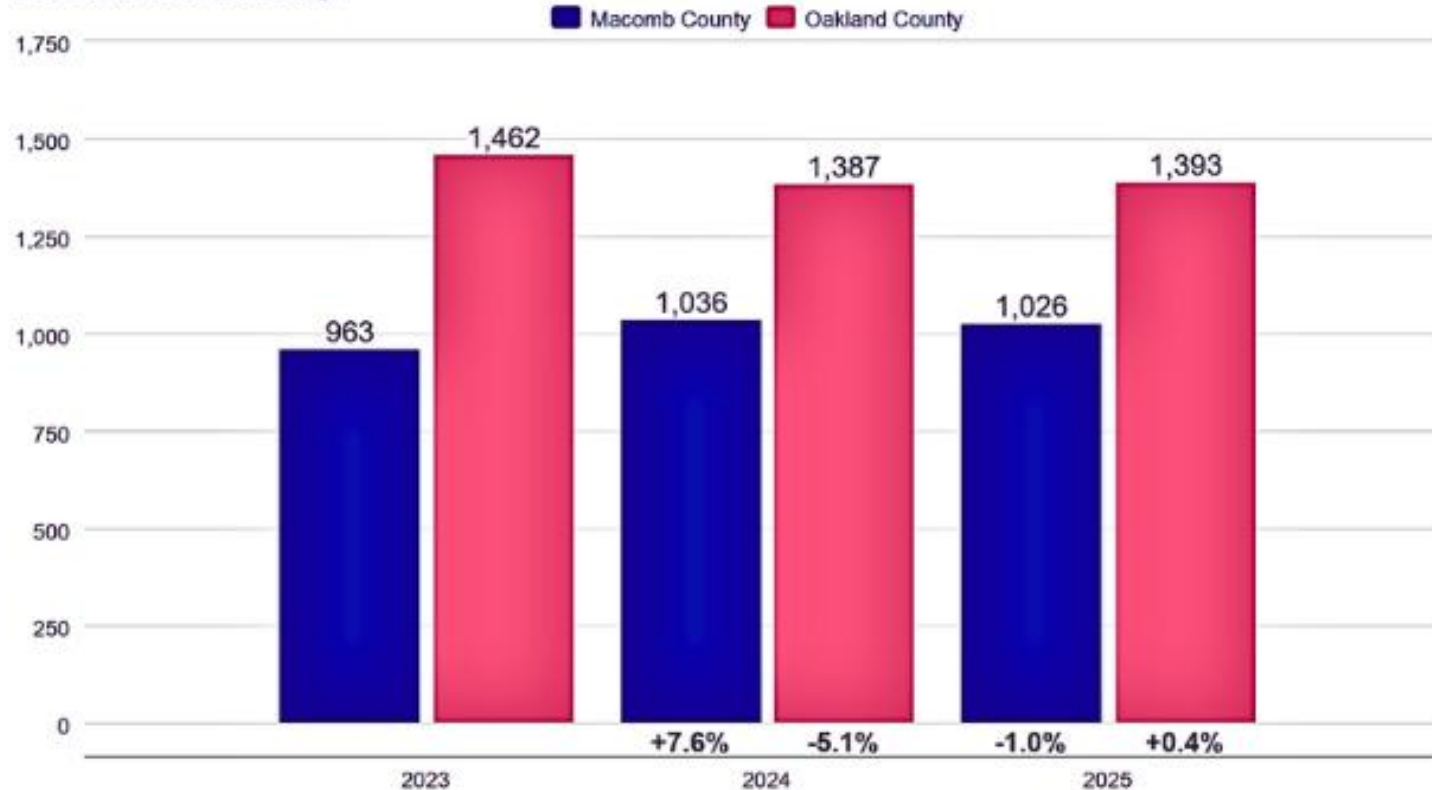
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November New Listings



Pending Sales Line Graph Monthly



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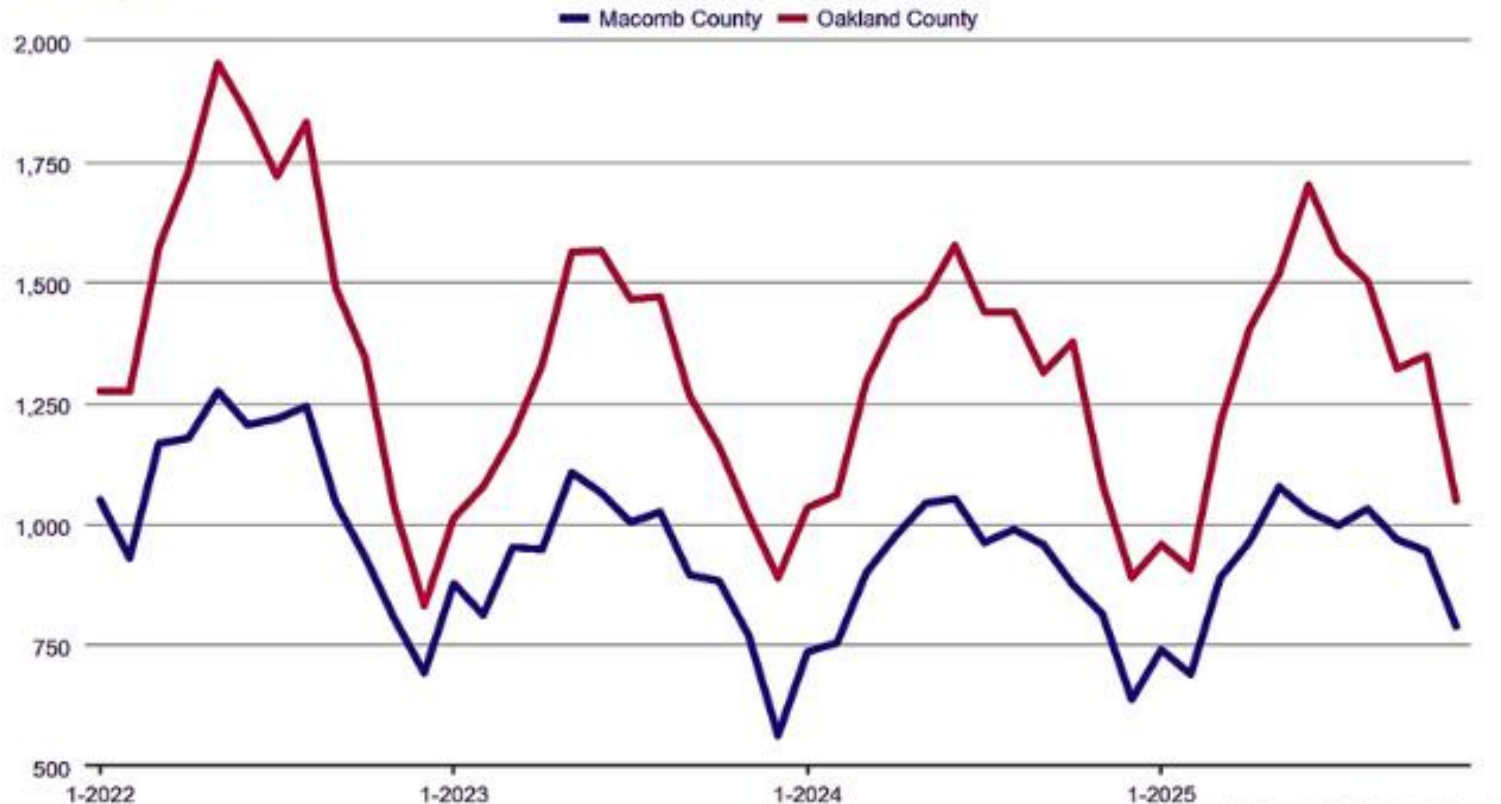
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Pending Sales



Macomb County & Oakland County

Pending Sales Monthly



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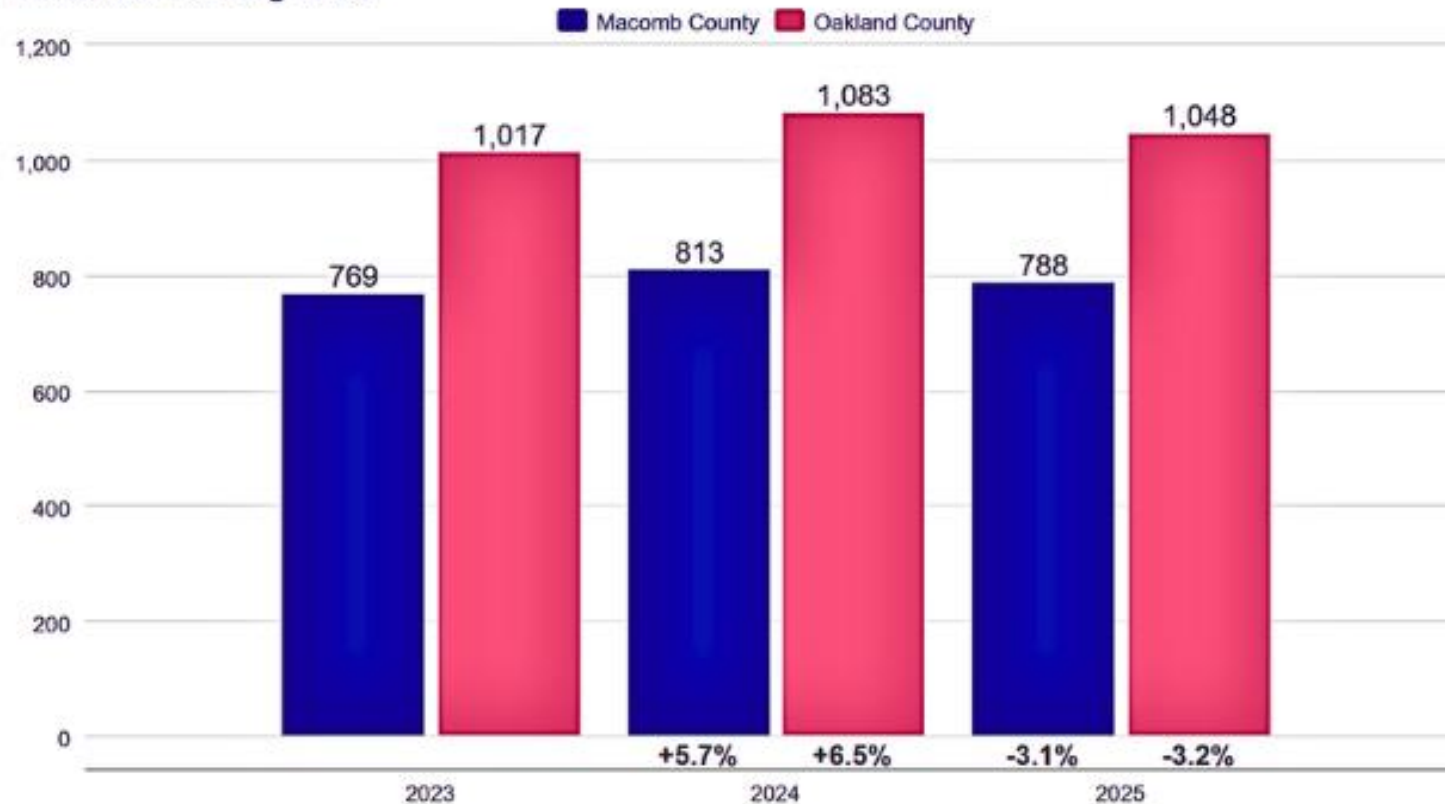
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November Pending Sales



Average Days on Market Line Graph Monthly



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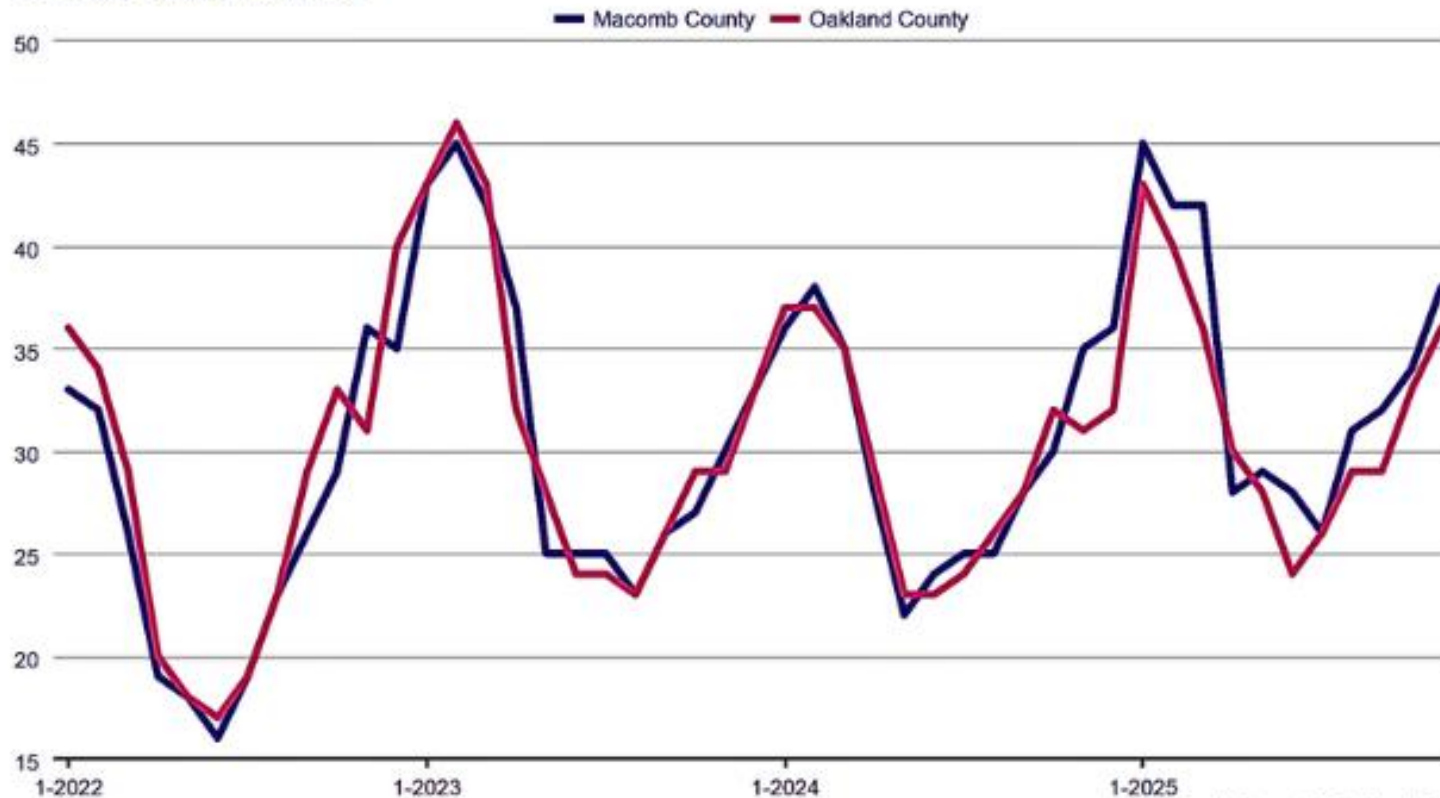
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Average Days on Market



Average Days on Market Monthly



When You Sell With Pamela Sawyer, You're Sold!

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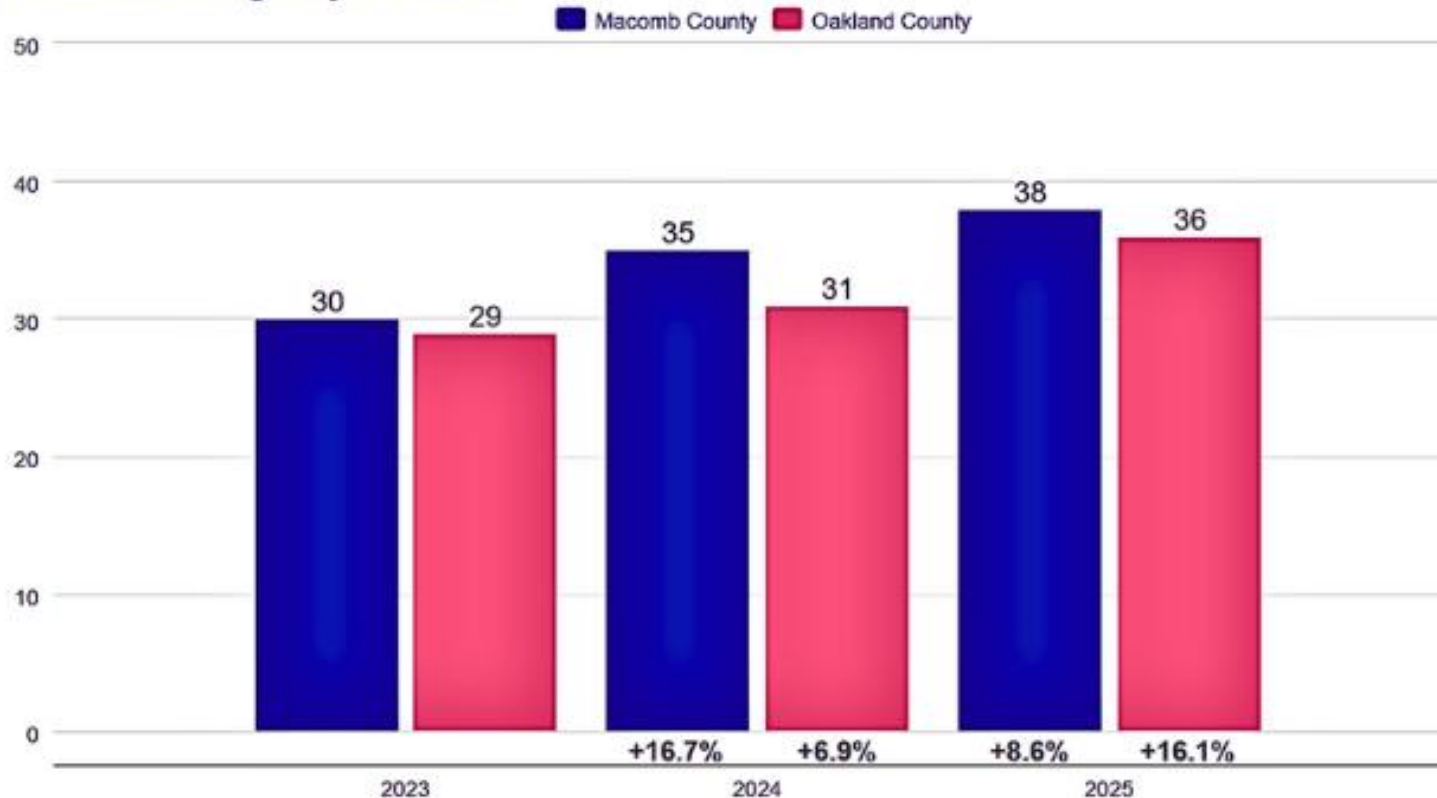
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November Average Days on Market



Month Supply of Homes for Sale



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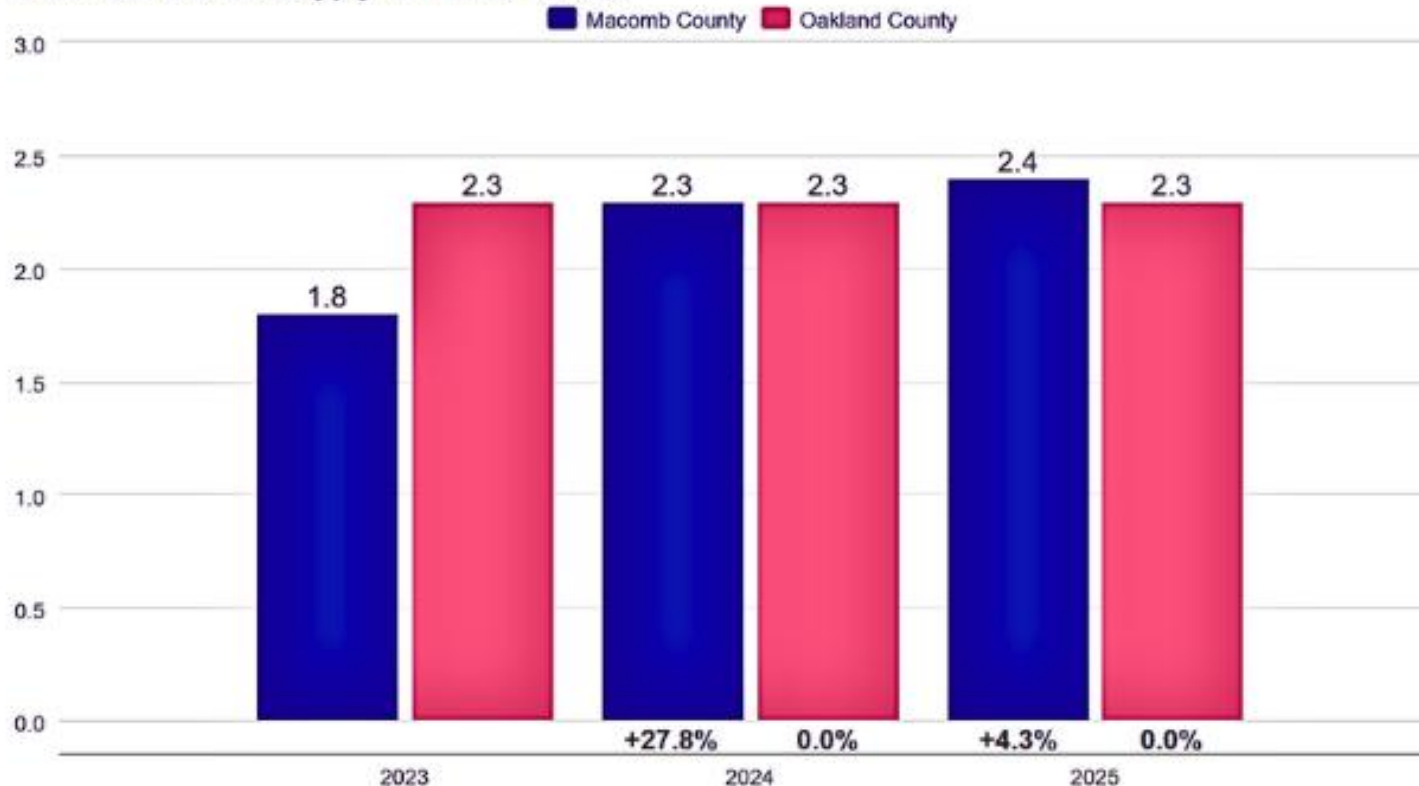
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November Months Supply of Homes for Sale



Homes For Sale Monthly ~ Line Graph



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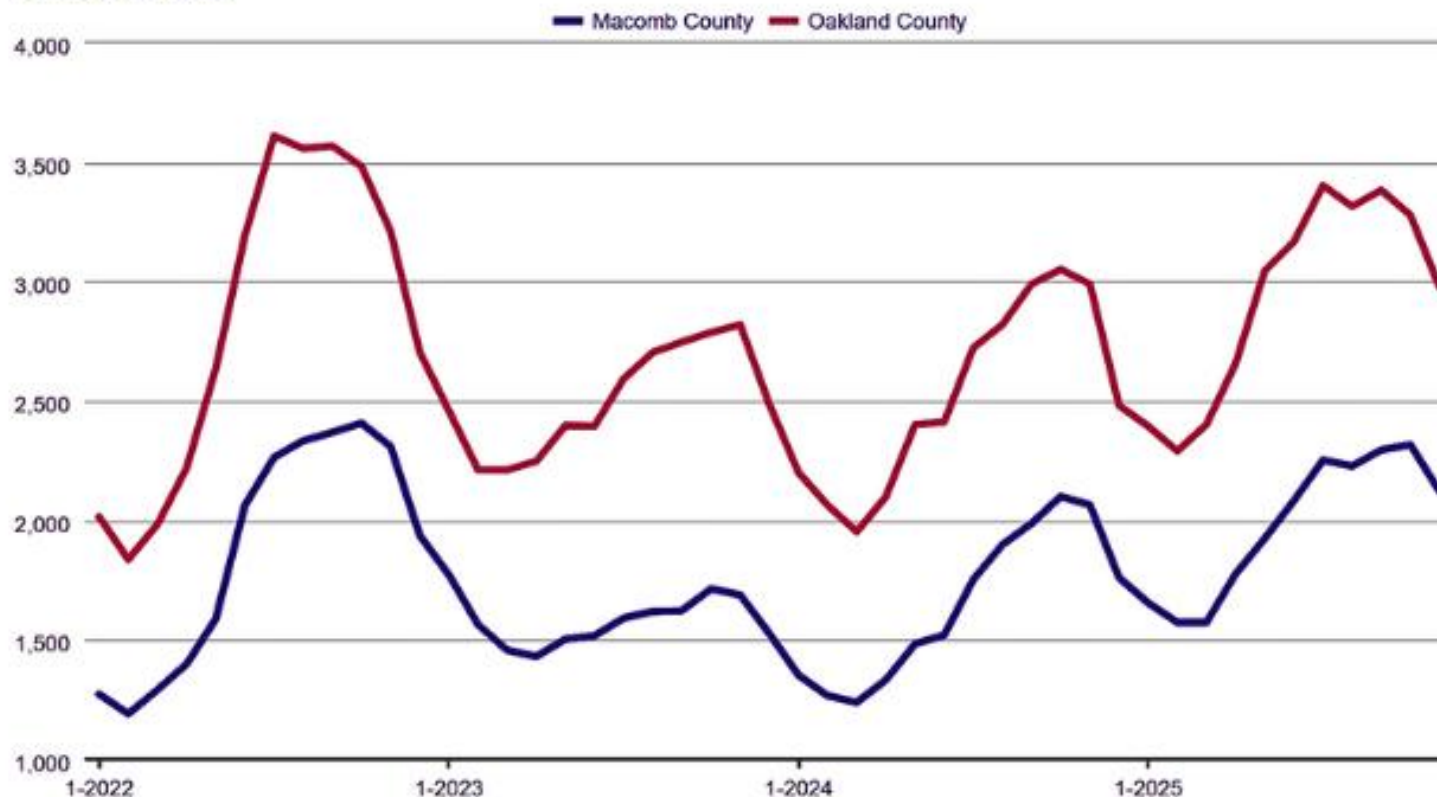
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Homes for Sale



Homes For Sale Monthly ~ Bar Graph



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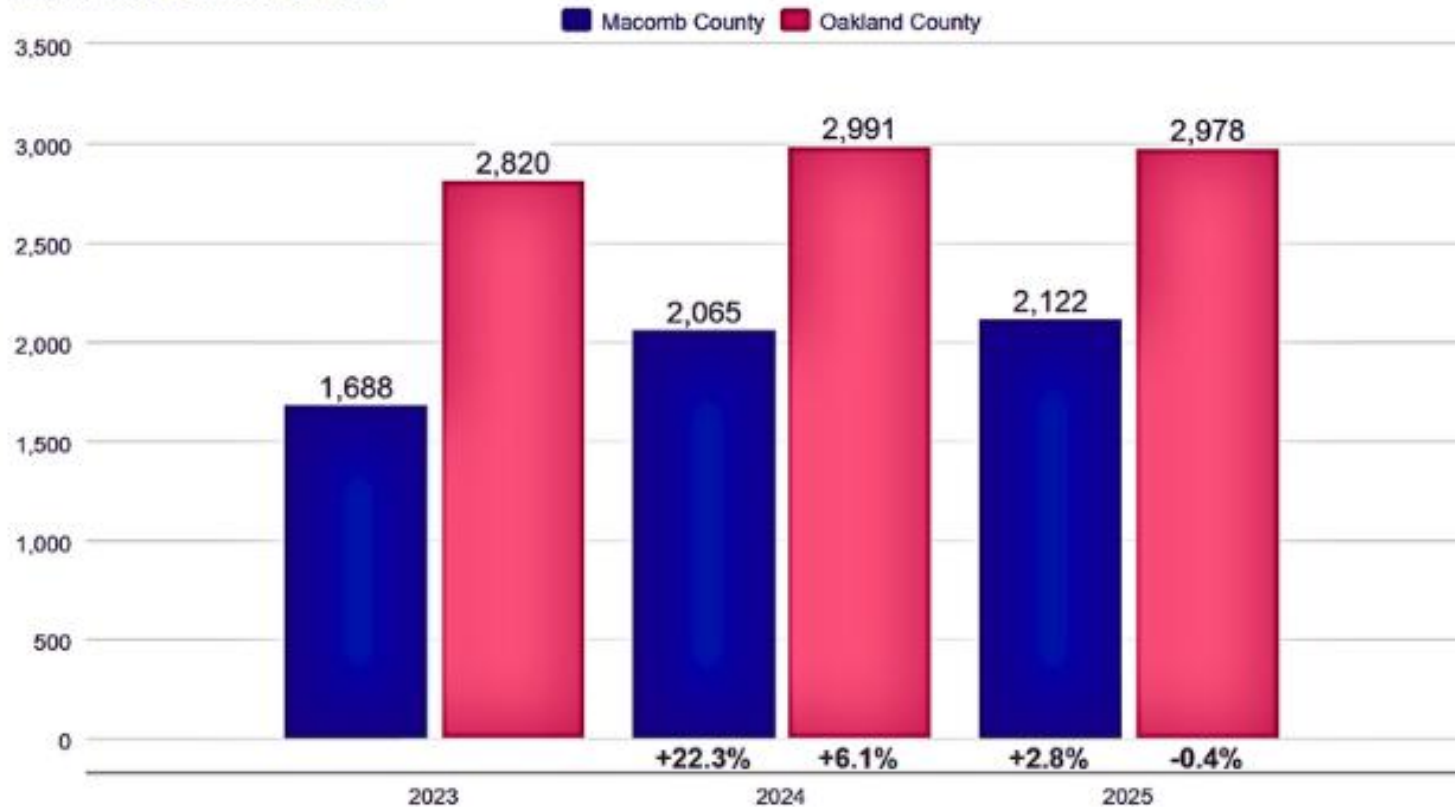
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November Homes for Sale



The Number of Homes Sold Monthly



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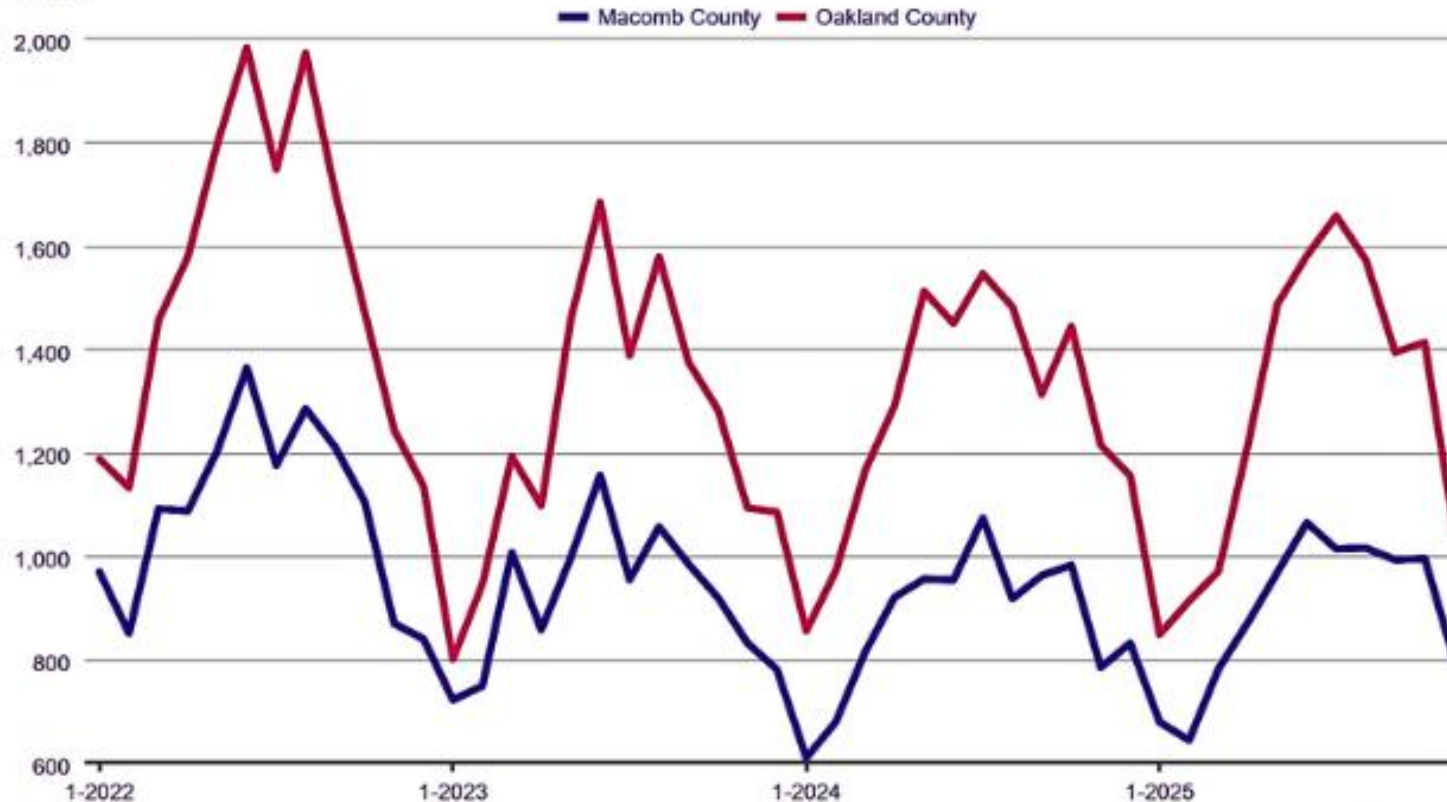
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Sales



The Number of Homes Sold by Month



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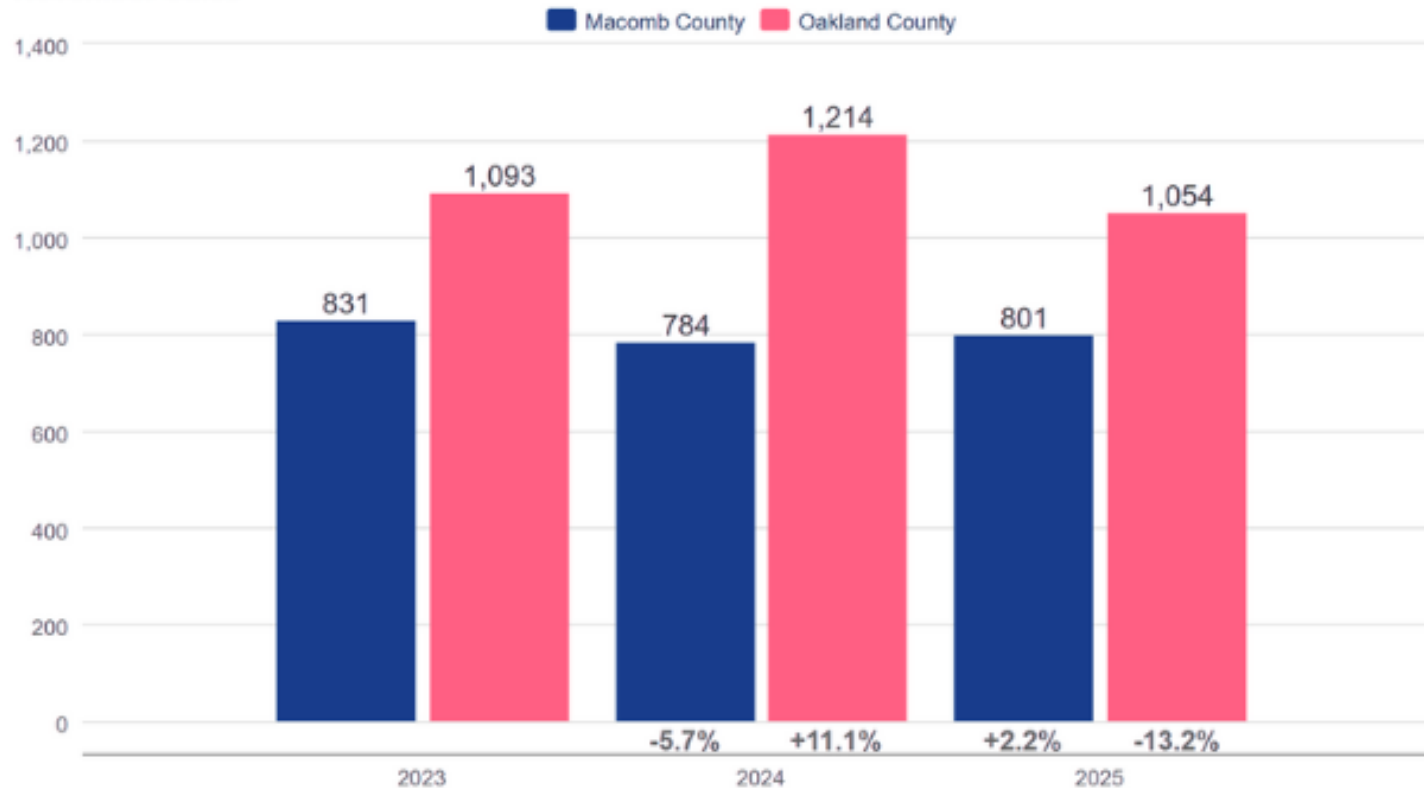
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November Sales



Average Showings Until Pending Contract



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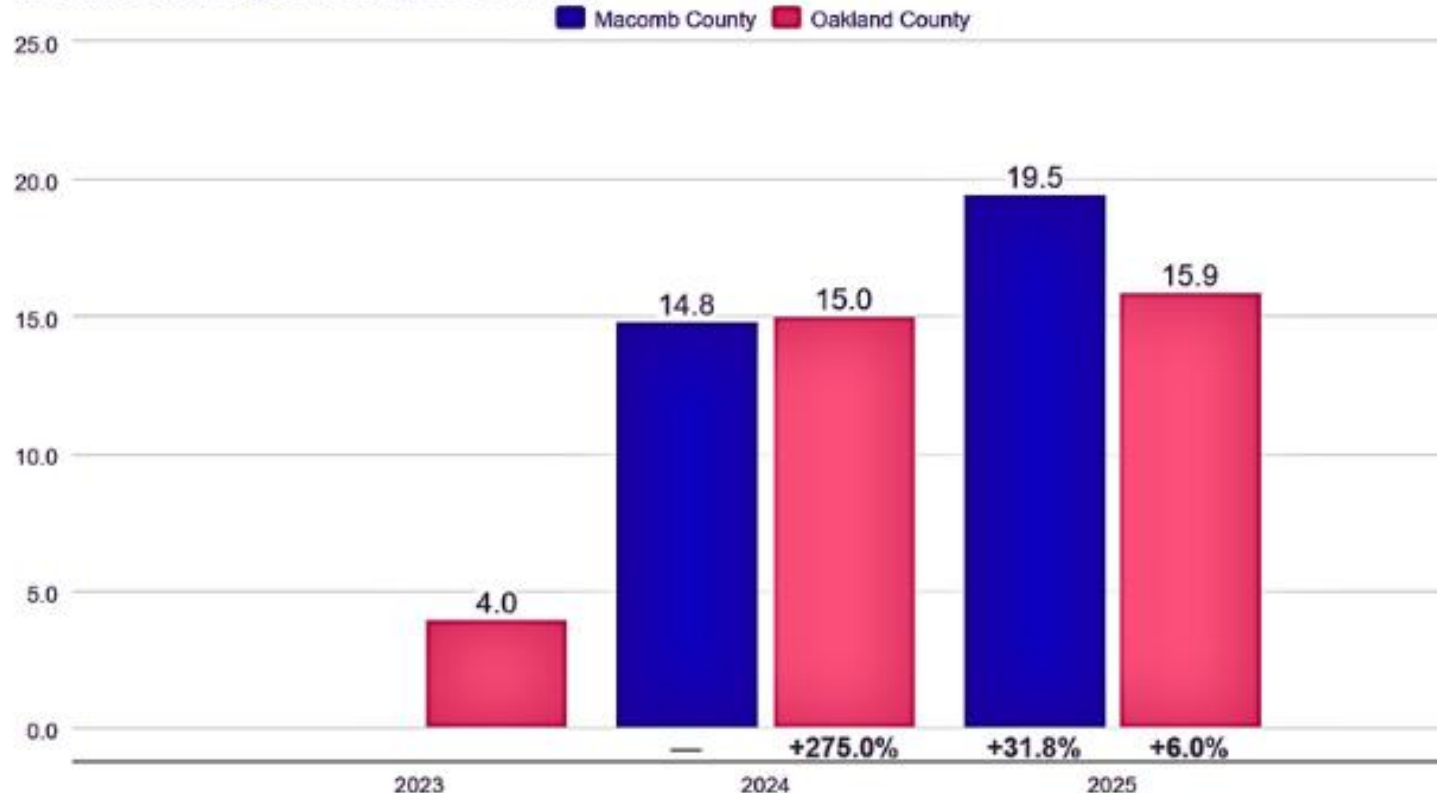
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November Average Showings to Pending



Metro Detroit Home Prices by City



*Know Your Numbers...
They Represent Your Money!*



**Make More When You
Sell ~ Save When You
Buy** 🏠

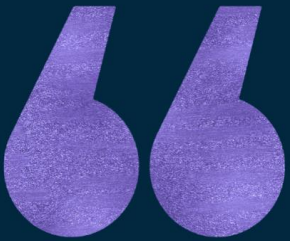
**Access the Multiple
Listing Service Live
home prices and real
estate trends by City by
clicking here.**

Learn More ➡

Crack the Mortgage Rate Code and Save \$

- Track the Why
- Learn **How To** Predict Rates
- Review Online Lender Quotes





Understanding how to track and predict mortgage rates 📊 is one of the most powerful tools you can have in real estate.

Rates change daily—and sometimes multiple times a day—based on bond market movements, economic reports, and Federal Reserve policy. By learning how to follow these trends, you can anticipate where rates are headed instead of simply reacting after they move. This knowledge helps you make smarter decisions about when to lock a rate 🔒, how to negotiate with lenders, and ultimately how to save thousands 💰 over the life of a loan. In the next slide, we'll break down a simple formula you can use to read the market like a pro.

The Formula Banks Use to Determine Mortgage Rates

10-year Treasury Yield

+

MBS Price Gap

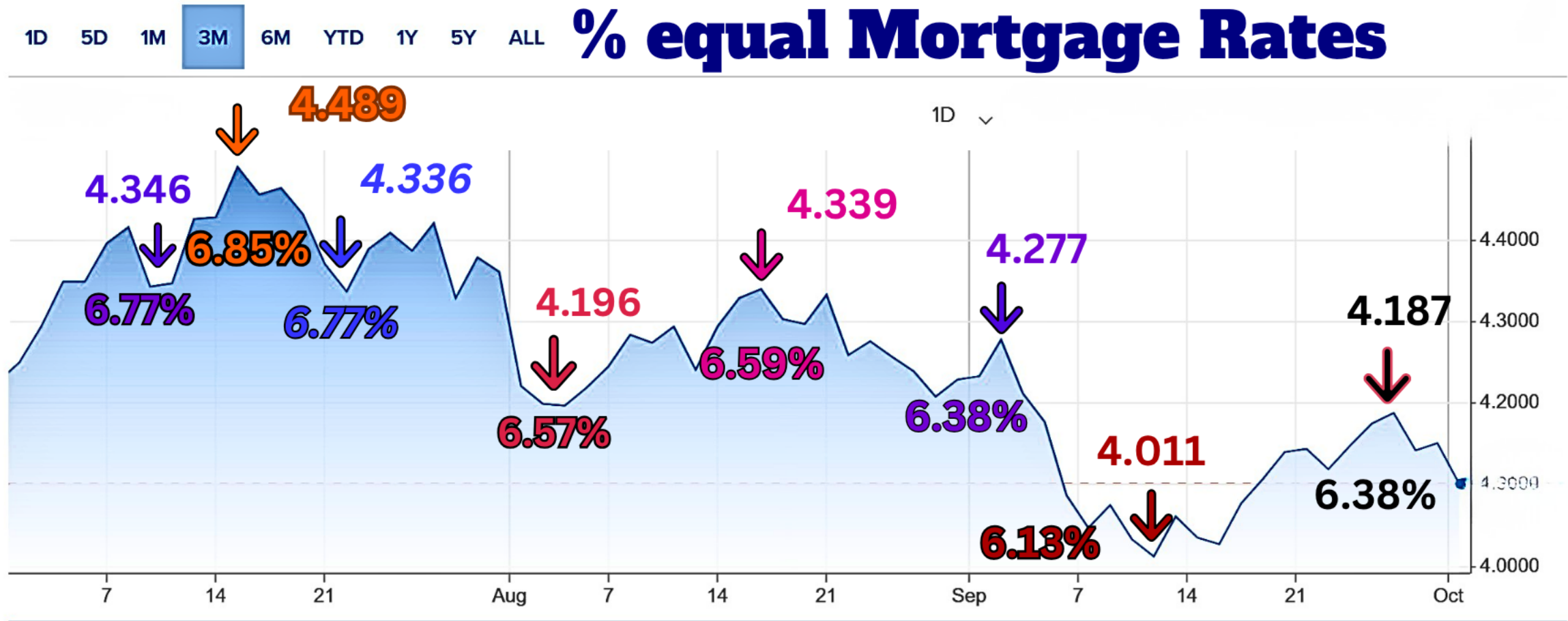
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Mortgage Rate



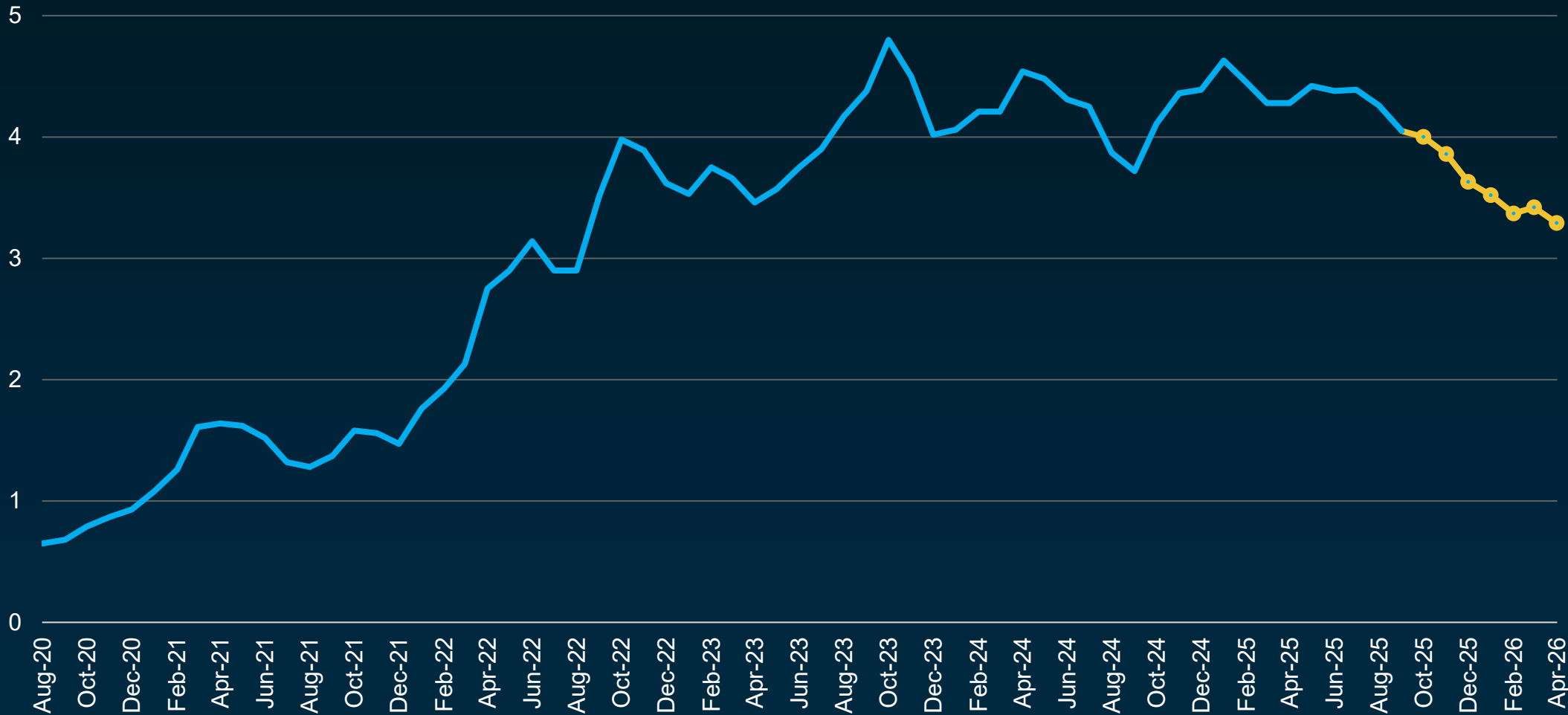


Mortgage Rates follow the 10-year Treasury Yield ~ Depending on the MBS Gap Compression, Rates can SPIKE or DIP!

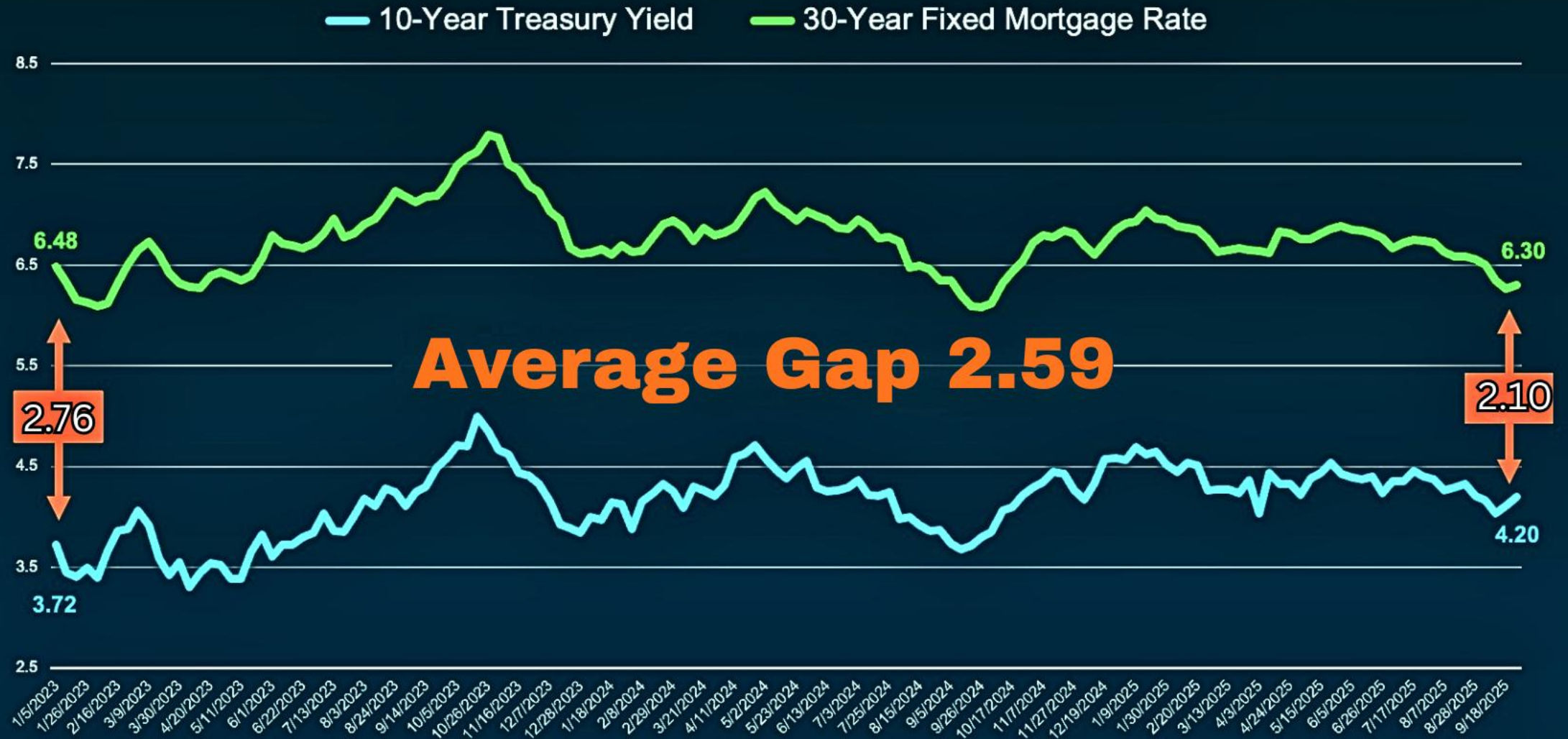


10-Year Treasury Yield Forecast To Come Down

As of 10/1/2025



The Spread Has Narrowed Over the Last Few Years



What Determines Mortgage Rates

6.29



2.137%

Mortgage-backed Securites



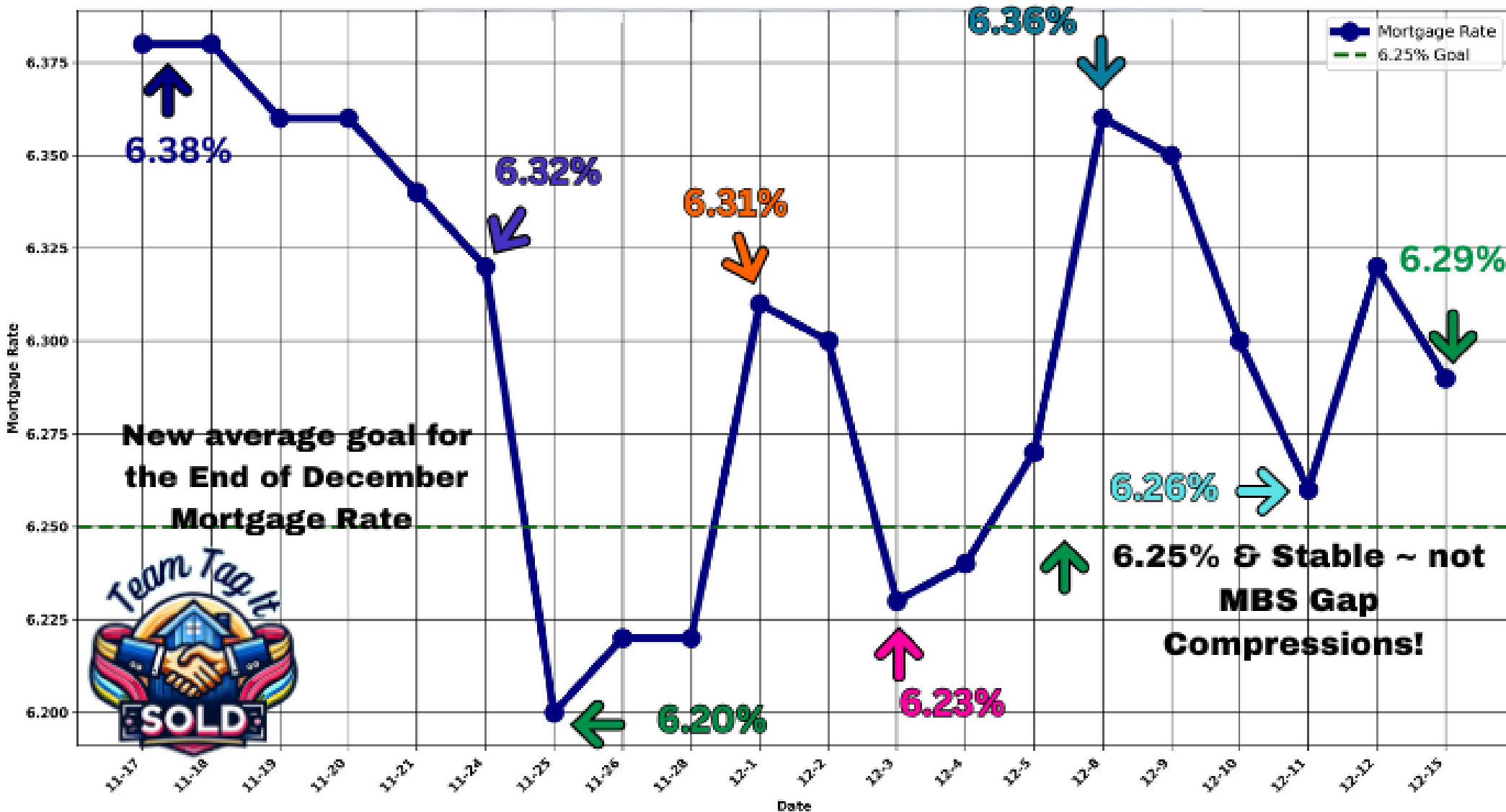
4.153%

10- year Treasury Yield

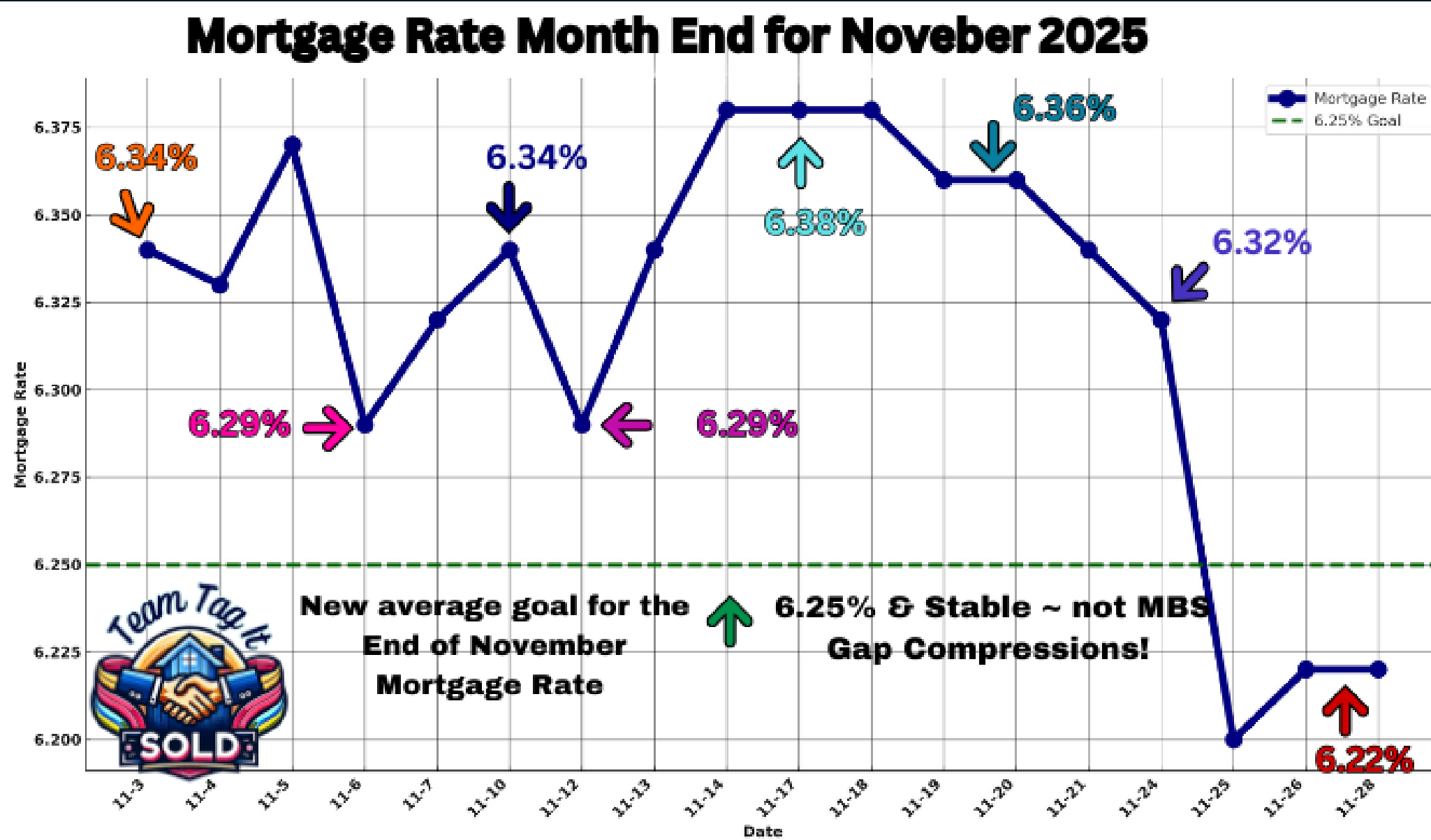
Data from 12-15-2025

30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees

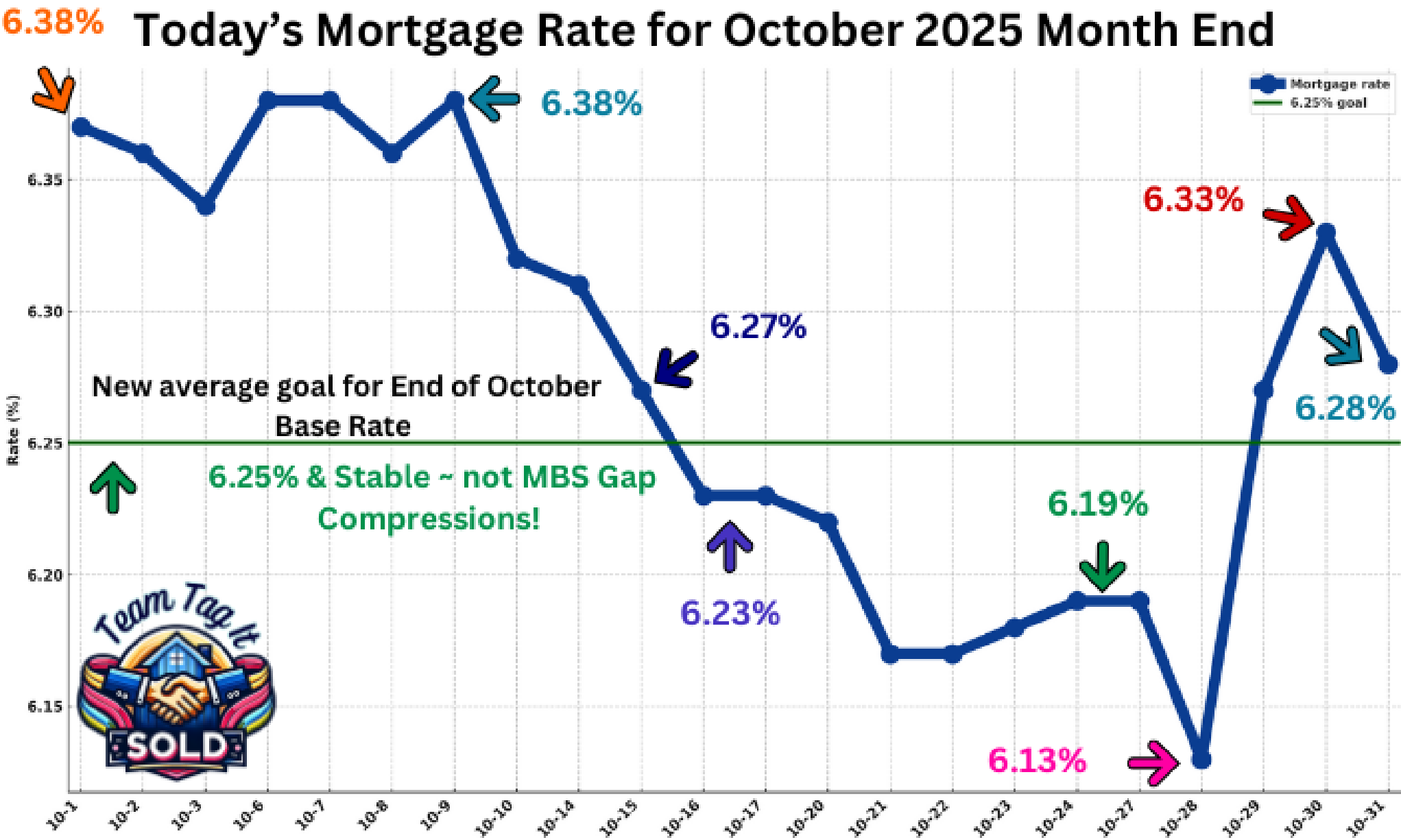
Mortgage Rate Trends December 2025 ~ Whiplash



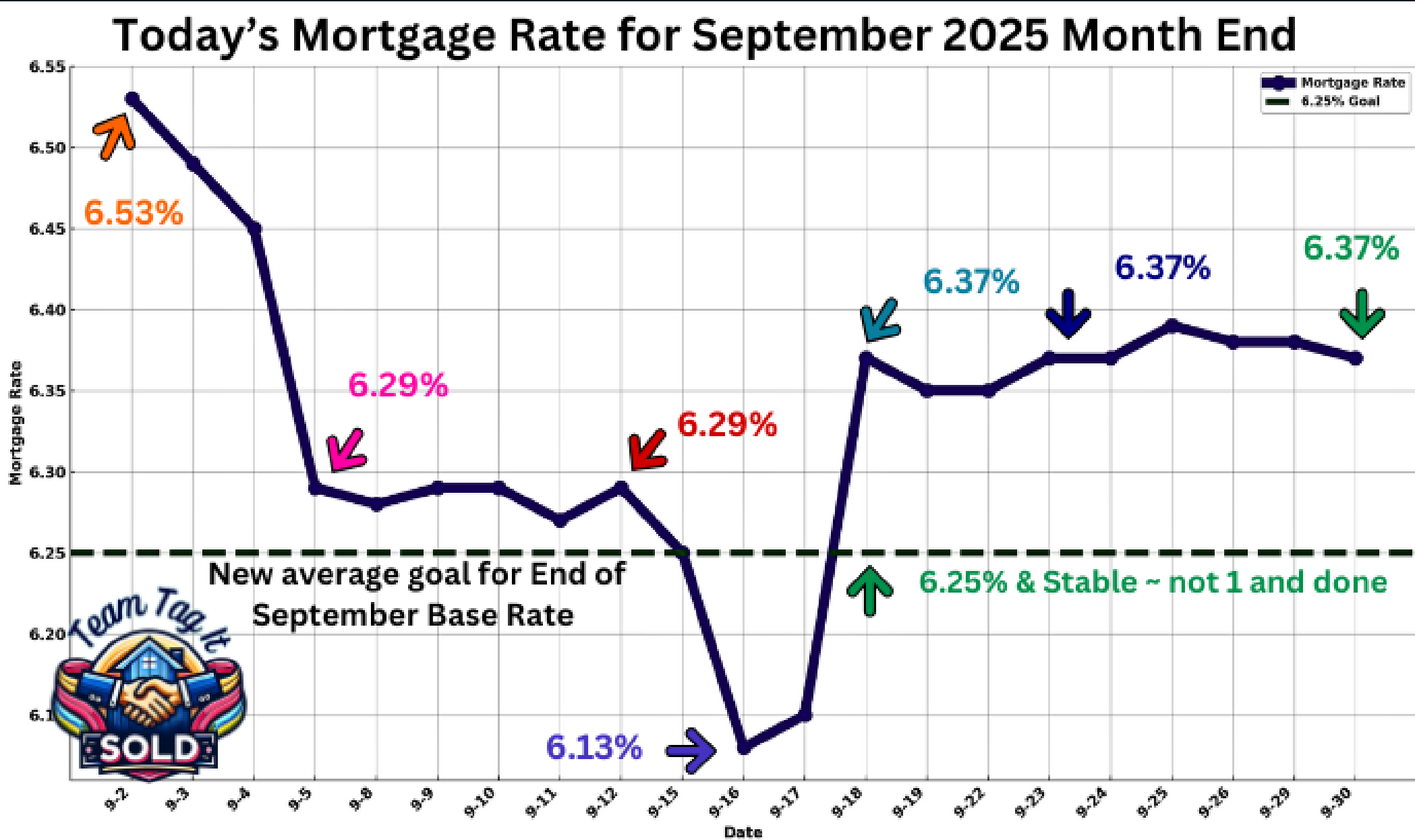
30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



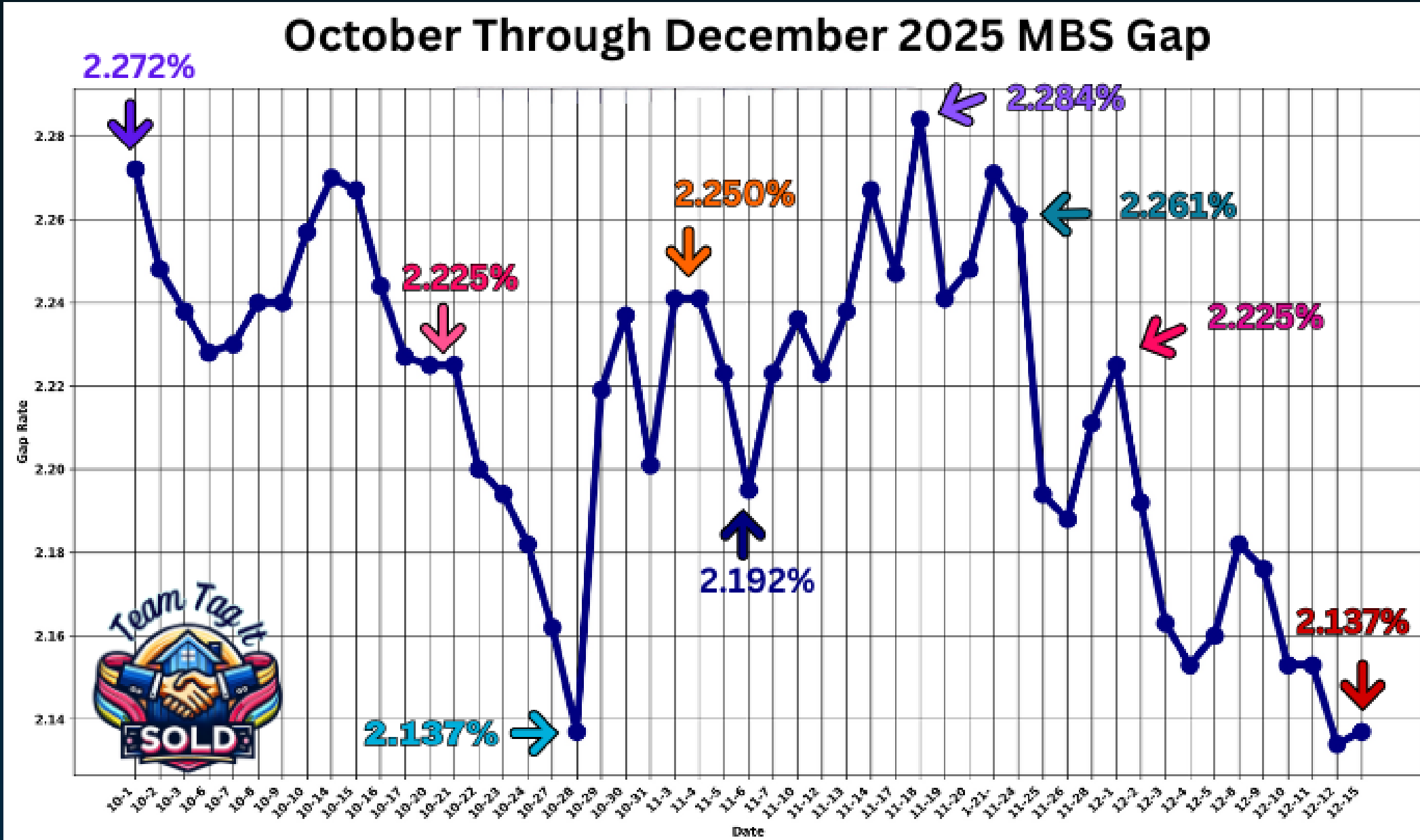
30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



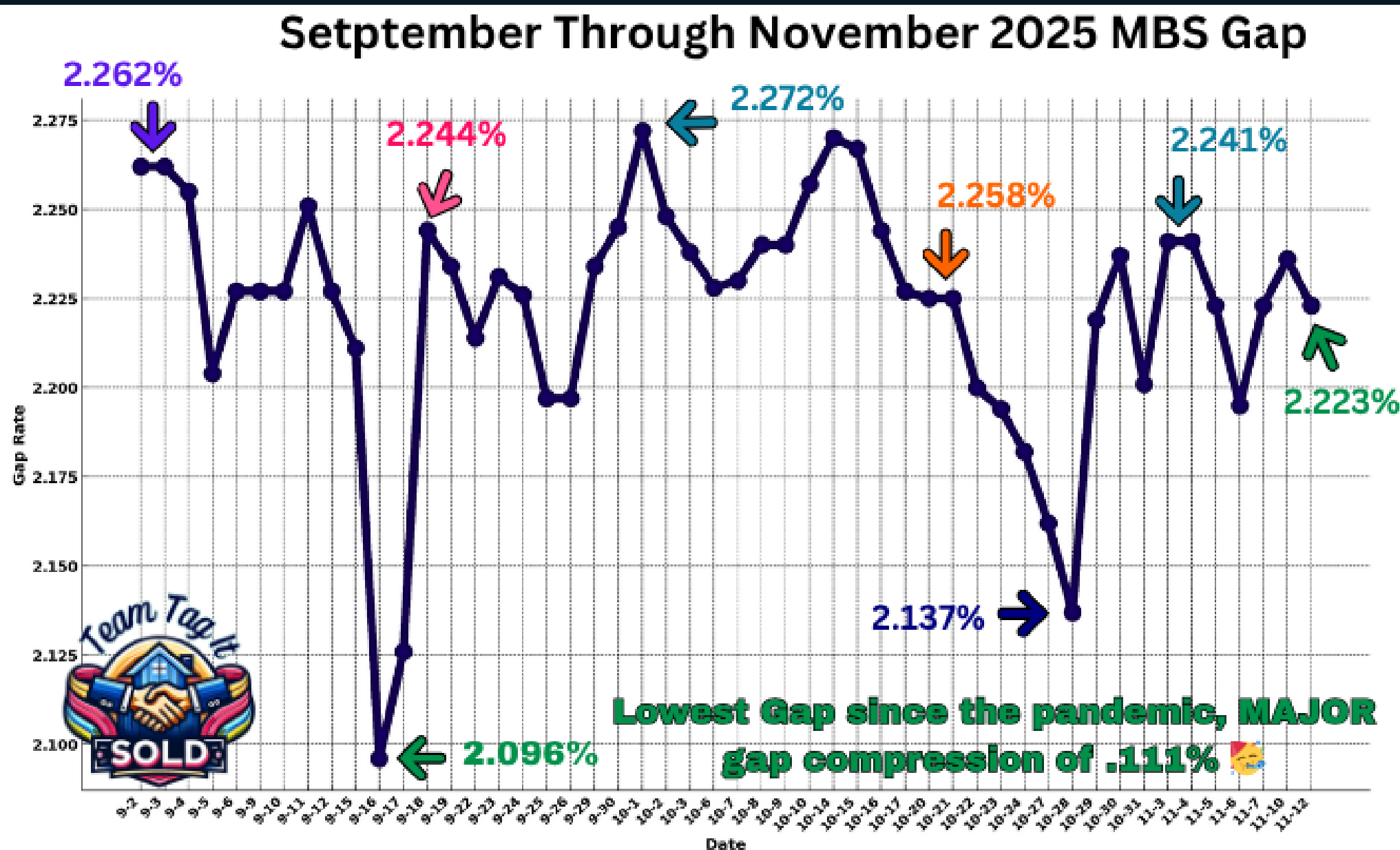
30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



30-Year Fixed Mortgage Base Rate for August ~ Not including: Points ~ Credit Score or Fees



Everyday we review the trends and predict where mortgage rates will land.



★ 30-year Mortgage Base Rates don't include lender points, down payment, or credit score. The variables will increase or decrease your actual rate.

10-9-2025~

MBS Price Gap:
2.230% ~ 2.250%
? What Fed Desk will do!

+

10-Year Treasury
↑ 0.021% to 4.140%

Morning Prediction ~ +
or - .01% for MBS Price
Shift

Range



6.37% to
6.39%

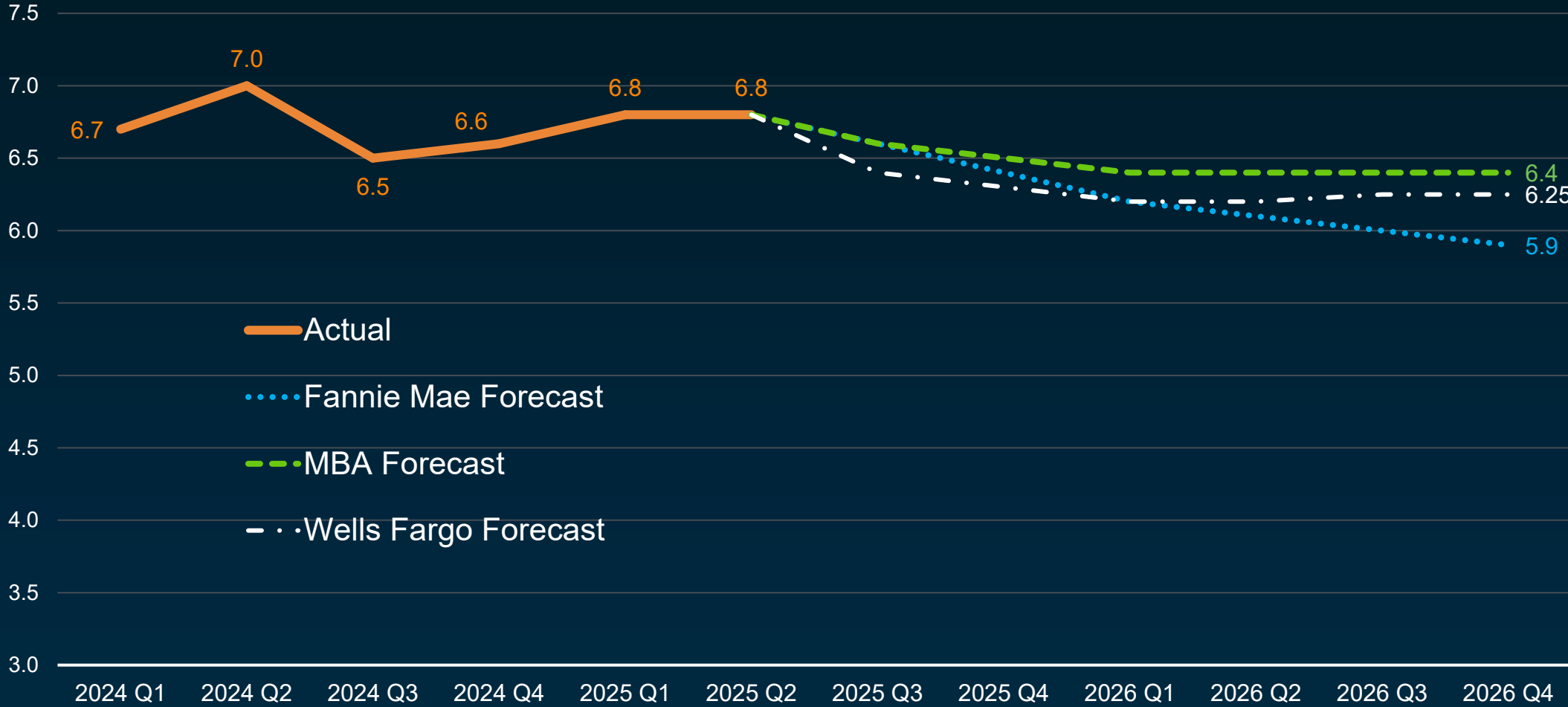
Mortgage-backed Securities Gap Lowest Level in Years

The Gap Between 30-Year Mortgage Rate and 10-Year Treasury Securities Yield



Mortgage Rates and Projections

30-Year Fixed Rate, as of 10/1/2025





The unsung hero of the housing market in 2025 has been the improvement in mortgage spreads, because without the Fed desk's involvement in the Mortgage-backed Securities gap compression, mortgage rates would not have gotten near 6% this year.

For more details visit: [Today's Mortgage Rate](#) and [Crack the Mortgage Rate Code](#) below!

Today's Mortgage Rates ~ What's Driving the Change

**Click Picture
to
Learn More**



Crack the Mortgage Rate Code

Click Picture
to
Learn More



Know the WHY &
SAVE



Do You Know Your Home Purchasing Power?

Click the
Picture to
Learn More [!\[\]\(c8d96c8885d3000a912c2582004aed63_img.jpg\)](#)



3 Reasons The Housing Market Is On The Road to Recovery

1. Mortgage rates have been decreasing for most of the year and are lower than they've been in the last couple years.
2. As the lock-in effect eases, more homeowners are selling, and inventory is rising back to normal levels.
3. Lower rates and more homes to choose from are leading to more buyers in the market.



Metro Detroit City Home Prices and Real Estate Trends Search

To bypass the County trends
and search by city

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Mortgage Rate Dips vs. Price Spikes



I'll walk you through
the math so you can
compare your
payments when
mortgage rates are
lower

OR

When prices are
lower and mortgage
rates are higher.

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Mortgage Mistakes to Avoid



You found your ideal home.

Know what to avoid so, the lender can't deny your final approval. Yes, happens more than you think!

[Learn More](#) 

Today's Mortgage Rates ~ What's Driving the Change

**Click Picture
to
Learn More**



Crack the Mortgage Rate Code

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Know the WHY &
SAVE



Real Estate Insider



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Only great agents can **explain**
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