

# MORTGAGE RATE WATCH

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## Mortgage Rates Slightly Higher to Start New Week

Mortgage rates rose to the highest levels since May 2024 by the end of last week following a stronger reading on the jobs report. Technically, the same thing happened today, but only because rates inched just a bit higher from Friday's latest levels.

This time around, there wasn't any big-ticket economic data to motivate movement and the minimal change could just as easily be seen as incidental or "almost sideways."

The more important consideration is the new round of potential volatility on the horizon. Whereas it was the jobs report last week, this week's critical data will be Wednesday's Consumer Price Index (CPI). Tomorrow's inflation data (the Producer Price Index) is not quite as important, but a nonetheless capable of causing a reaction.

If inflation comes in higher than expected, it could easily push rates even higher.

The average lender is now up to 7.25% for a top tier conventional 30yr fixed scenario.

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