

# MORTGAGE RATE WATCH

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## Mortgage Rates Move Moderately Higher

After several consecutive days without any noticeable changes, mortgage rates finally made a move today. Unfortunately, that move was higher. Thankfully, it was neither extreme nor sufficient to challenge last week's highs. Nonetheless, it keeps the average lender uncomfortably close to the highest levels in 8 months with the most prevalent top tier conventional 30yr fixed rate being 7.125%.

A common and accurate refrain is that rates will take cues from economic data. This is especially true in the wake of the small handful of the most consequential reports. But none of those reports were on tap for this week, thus leaving the market a choice between aimless drifting and reacting to political headlines. We've seen some of both.

Details on Trump's tariff plans continue to be the most relevant data point for bonds/rates due to potential implications for inflation and economic growth. Predicting the eventual impact is quite difficult because some market participants think tariffs will push inflation up more than they impede economic growth while others are just as sure of the opposite.



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