

MORTGAGE RATE WATCH

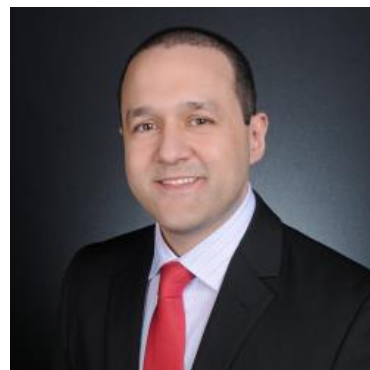
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Mortgage Rates Tick Gently Higher to End Week

In terms of the market movement that underlies and dictates mortgage rate movement, today looked a lot like yesterday. Things started strong and faded gently as the day progressed. There were no notable economic reports or news events apart from a White House press conference where Trump said there will be "flexibility on tariffs."

Tariffs have generally been a depressant for financial markets, acting to push stock prices lower and--at times--increasing demand for bonds (which, in turn, helps rates move lower). With that in mind, when we've seen headlines that suggest a slightly less austere tariff policy, it has frequently resulted in some stock market strength and bond market weakness. Today was no exception.

The caveat is that these trading patterns played out on a very small scale for the bond market. As such, the average lender is almost perfectly in line with yesterday's latest mortgage rate offerings, but technically just a hair higher.



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