

# MORTGAGE RATE WATCH

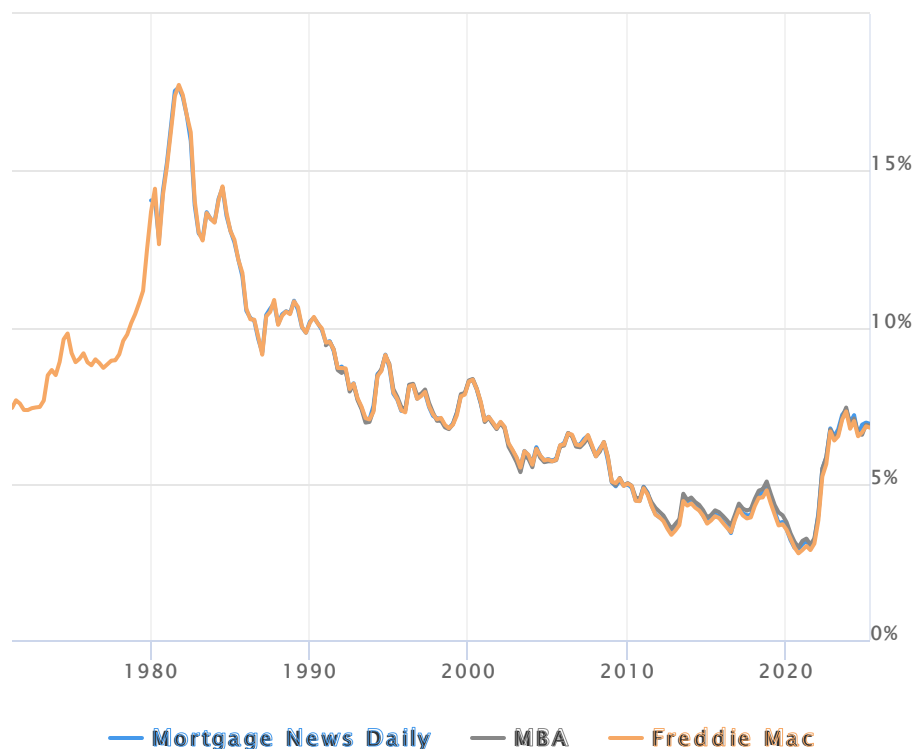
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## Mortgage Rates Steady to Slightly Higher

With the exception of Monday, which saw a medium-sized uptick in mortgage rates, the rest of the week has been fairly calm in terms of volatility. Unfortunately, the low-volatility movement has been exclusively higher in rate and it's starting to add up.

In fact, as of today, the top tier conventional 30yr fixed rate is at the highest level in just over a month. There was nothing special about today that led to that reality. It was just another day with minimal rate movement.

When considering something like "the highest rates in a month," low volatility is the silver lining. It means that there's really not much of a difference between the best and worst rate offerings of the past few weeks. A longer term chart makes it fairly easy to see what sharper movement would look like. It also highlights the narrowness of the recent range compared to the range over the past 7 months.



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L E N D I N G

### The Blue Crew

Mortgage Loan Originators,  
Blue Skye Lending

[www.blueskyeloans.com](http://www.blueskyeloans.com)

P: (941) 256-8420

M: (941) 400-1286

8130 Lakewood Main Street  
Bradenton FL 34202  
318098