

# MORTGAGE RATE WATCH

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## Worst 24 Hours For Rates So Far This Year

Tariff volatility giveth and taketh from interest rates. Up until Friday afternoon, it's been mostly "giveth-ing." In other words, the prospect of trade wars between the US and numerous foreign countries has generally caused weakness in the stock market and strength in the bond market (stronger bonds = lower rates).

That pattern began breaking down on Friday, although it wasn't apparent at the time because mortgage rates still managed to close at the lowest levels of the year. Notably, though, rates began Friday at even lower levels. Lenders were forced to increase rates in response to bond market weakness.

That weakness kicked into overdrive Today. While there was certainly some volatility surrounding news headlines that were less than credible (specifically, that Trump was considering a 90 day pause on Tariffs), bonds maintained steady selling pressure all day.

As a result, mortgage lenders were under progressive pressure to bump today's mortgages rates higher several times. The net effect is that we've moved from 2025's lowest rates to highest since late February in the space of 24 hours. That said, today's highs are right in line with many other days from the past several weeks.

In nuts and bolts terms, this means the average top tier 30yr fixed rate was briefly as low as 6.55% on Friday morning and is now at 6.82%.



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