MORTGAGE RATE WATCH

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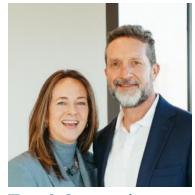
Mortgage Rates Fall Back Below 7%

Last Friday was notable in that it was the first day since February 19th where the average top tier 30yr fixed mortgage rate ended the day over 7%. Last week was also notable for ranking among the more abrupt weeks for rising rates over the past few years.

Things are getting off to a friendlier start in the present week with the 30yr fixed rate index edging back below 7%--roughly in line with levels seen last Wed/Thu.

As is true for most markets at the moment, the bond market (which underlies mortgage rate movement) continues a general pattern of reacting to developments on tariffs and fiscal policy. Friday evening's updates on tariff exclusions for certain tech-related imports helped bonds set up for today's lower rates.

Despite the improvements today, rates remain at risk of higher potential volatility as fiscal details continue coming into focus.



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