

# MORTGAGE RATE WATCH

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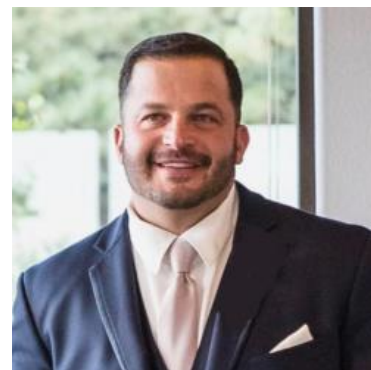
## Mortgage Rates Continue Lower Amid Calmer Financial Markets

Financial markets experienced relatively extreme volatility on several occasions following the April 2nd tariff announcements. The bonds that underlie mortgage rates were no exception, thus pushing rates higher at one of the fastest weekly paces in years.

Things have been calmer so far this week, with the first two days looking more like a typical highly active trading day from before the tariff announcement. Both the mortgage bonds and mortgage lenders appreciate lower volatility. It is especially appreciated at the moment because it is taking bonds back toward their previous range.

The average lender had already moved top tier 30yr fixed rates back under 7% yesterday. Today simply added to the momentum.

Despite the friendly move and the relative calm, this still isn't an environment where it makes sense to take anything for granted in terms of today's rates being available beyond the present day.



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