

# MORTGAGE RATE WATCH

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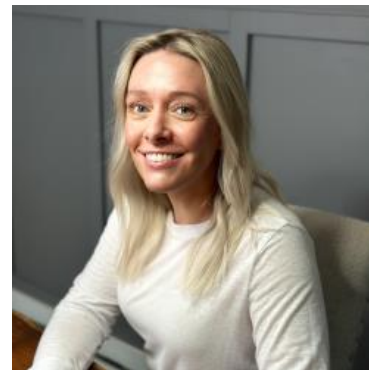
## Lowest Mortgage Rates in Nearly 3 Weeks

The news on mortgage rates has been frustratingly mixed recently, depending on the source. This is a factor of the various time frames and methodologies employed by different purveyors of rate data. If you're reading this, however, none of that matters because the following is as timely as it gets: the average mortgage lender is now at the lowest level since April 7th.

Improvements versus yesterday vary depending on the lender. Some of them made friendly adjustments yesterday afternoon in response to stronger trading in the bond market. Others waited to make those adjustments until this morning.

In the bigger picture, rates are still slightly elevated compared to their recent stint calmly holding the lowest levels since December. But they're not looking nearly as panicked as they did in the week following the big tariff announcements earlier this month.

The coming week brings an active slate of economic data and events with the power to whip up some additional volatility. As always, we can only know about the potential for volatility. The actual direction and magnitude of rate movement will depend on the outcome of the economic reports as well as any other relevant headlines that emerge throughout the week.



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