

# MORTGAGE RATE WATCH

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## Mortgage Rates Not Too Far From 8 Month Lows

Friday's mortgage rates ended up being right in line with Thursday's on average. At 6.72%, the MND daily rate index is as low as it's been since early April when it hit 6.60%.

If you're thinking that 6.72 doesn't sound much higher than 6.60, you're right! Mortgage lenders tend to offer rates in 0.125% increments, so we're really only one notch away from those lows. After that, we'd need to go all the way back to October to see anything lower.

While the mortgage market can languish sideways for weeks without moving outside a 0.12 range, there are also more than a few examples of that much movement in a single day, provided the news is sufficiently inspiring. The catch is that the movement could occur in either direction.

In a general sense, the recent improvement has been a byproduct of slightly softer economic data and inflation. There are key reports that speak to those metrics over the next two weeks. Rates have more room to fall if the data shows a continued softening, but could spike abruptly if employment surges or tariff-driven inflation actually materializes.



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