

# MORTGAGE RATE WATCH

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## Mortgage Rates Barely Budge Today and This Week

While any rate watcher's bingo card should always have a few squares devoted to "unchanged, flat, etc.," this week's had at least as many squares reserved for a big reaction to inflation data. Specifically, Tuesday's inflation data had the power to cause a big move in rates. While it was the week's biggest influence, rates actually managed to hold flat overall.

Friday did very little to alter that reality. By Thursday, we were already back in line with last week's latest levels. Friday technically pushed our 30yr fixed index 0.01% lower, so it's a victory despite being the smallest variety.

We're not able to read much--if anything--into this flatness. Inflation data and news headlines amounted to a threading of the proverbial needle. Without any decisive momentum from this week's events, we're now likely waiting until the first week of August before scheduled data has another chance to cause a big reaction.



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