

MORTGAGE RATE WATCH

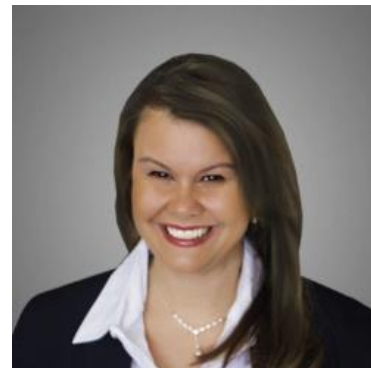
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Mortgage Rates Flat Ahead of Next Week's High-Stakes Data

Mortgage rates finally moved in a slightly more noticeable direction today, but the change was still inconsequential in the bigger picture. The average 30yr fixed rate in our index edged up a mere 2 hundredths of a percent from 6.55% to 6.57%, exactly matching the levels seen on August 6th. This leaves rates in the same low range they've occupied all week.

This week's stability follows last Friday's jobs report, which pushed bond yields—and by extension, rates—sharply lower. Since then, daily market movements have been too small to force meaningful lender changes. Even with today's tiny bump, top tier scenarios remain in the mid-6% range.

Next week brings far greater potential for movement. Tuesday's Consumer Price Index will provide a critical update on inflation and may shed more light on how recent tariff changes are impacting prices. Several Federal Reserve officials are also scheduled to speak, offering an opportunity to gauge whether last week's weaker jobs data has shifted their willingness to cut rates. Between these two factors, the calm we've seen this week could give way to a much more volatile landscape in the days ahead.



Deanna Adinolfo-Rivera

Community Lending
Powered by Lower, LLC.

NMLS# 1124061

M: (239) 878-0107

deanna@communitylendingfl.com

8191 College Pkwy Suite 203
Fort Myers, FL 33919

NMLS#327112

