

# MORTGAGE RATE WATCH

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## Mortgage Rates Steady At Long Term Lows

Mortgage rates were perfectly unchanged today, on average. With that, they remain in line with the lowest levels in more than a year and very close to the lowest levels in more than 3 years.

Recent momentum has been moderate and favorable. In the absence of big economic reports that are on hold due to the shutdown, bonds have taken cues from other developments like the new tariffs announced 2 weeks ago and the regional bank drama seen last week.

These market movers would normally be operating in the background--perhaps not even meriting discussion--but the dearth of data and the generally narrow range makes their effects more noticeable.

In thinking about the relatively uneventful return to long-term lows, it's good to remember that momentum comes and goes when it comes to rates and the bond market that drives them. Sometimes, a string of good luck is the only required catalyst for a token pull-back. Bonds are showing some fatigue as 10yr yields have pushed just under 4.0%. It may take some more convincing in the form of data or other events to motivate additional improvement.



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