

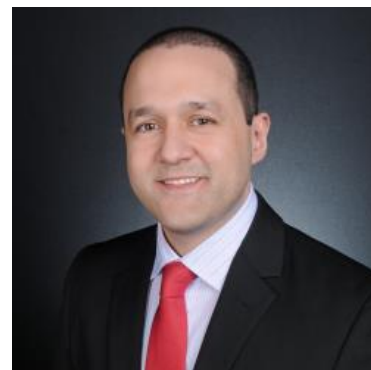
Mortgage Rates Unchanged Ahead of Important Inflation Data

Mortgage rates were perfectly unchanged compared to yesterday's levels for the average lender. This wasn't a huge surprise considering the absence of any high stakes economic data, but tomorrow could be a different story.

Rates are driven by bonds and the economy is one of the primary sources of motivation for the bond market. In general, the two reports that get more of the bond market's attention than any others are the jobs report and the Consumer Price Index (CPI).

The jobs report obviously pertains to the labor market. This is the report that came out yesterday and although it didn't cause a big move in rates, bond volume was nonetheless at its highest levels since the last jobs report on November 20th.

CPI pertains to inflation. Recent Fed speeches have expressed slightly more concern over inflation's impact on the rate outlook. Longer term rates (like mortgages) also take cues from inflation. If CPI is higher than expected, it tends to put upward pressure on rates and vice versa. This will be the first CPI report since the government shutdown (the last report came out on 10/24/25) which makes it all the more likely that rates will react to any major departure from expectations.



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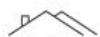
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