

# MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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## Mortgage Rates End Week at Lows

Bonds dictate mortgage rates and bonds experienced a bit of volatility this morning in response to the Supreme Court ruling on tariffs. The initial impact was negative for rates with Treasury yields moving higher and the prices for mortgage-backed securities moving lower. But the reaction was well-contained and bonds ended up erasing most of it by the afternoon.

In addition, bonds had improved steadily yesterday, but not so quickly that mortgage lenders updated yesterday's rate offerings. As such, the average lender had a small cushion to work with today, and it was more than enough to offset this morning's bond market volatility.

All that to say that the average lender actually moved a hair **lower**. The final number is in line with the lowest levels of the week--also the 2nd lowest level of the past 3 years behind January 9th (and not far behind at that).



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