

# MORTGAGE RATE WATCH

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A message from Marc Erickson:

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## Mortgage Rates Surge to 7-Month Highs

March hasn't been a great month for mortgage rates and the past 3 days have been particularly bad. During that time, our daily rate index went from 6.09% on Tuesday to 6.41% today--the highest since September 4th, 2025. While that's certainly not the fastest jump we've seen, it's the worst 3-day stretch since early April, 2025.

Mortgage rates are driven primarily by movement in the bond market. Like several other asset classes, bonds have not been happy about the Iran war. This is counterintuitive for those who expect bonds to serve as a safe haven in times of uncertainty, but when war has a direct impact on inflation expectations, it's more than enough to offset any of the safe haven benefit that might otherwise be seen.



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