

# MORTGAGE RATE WATCH

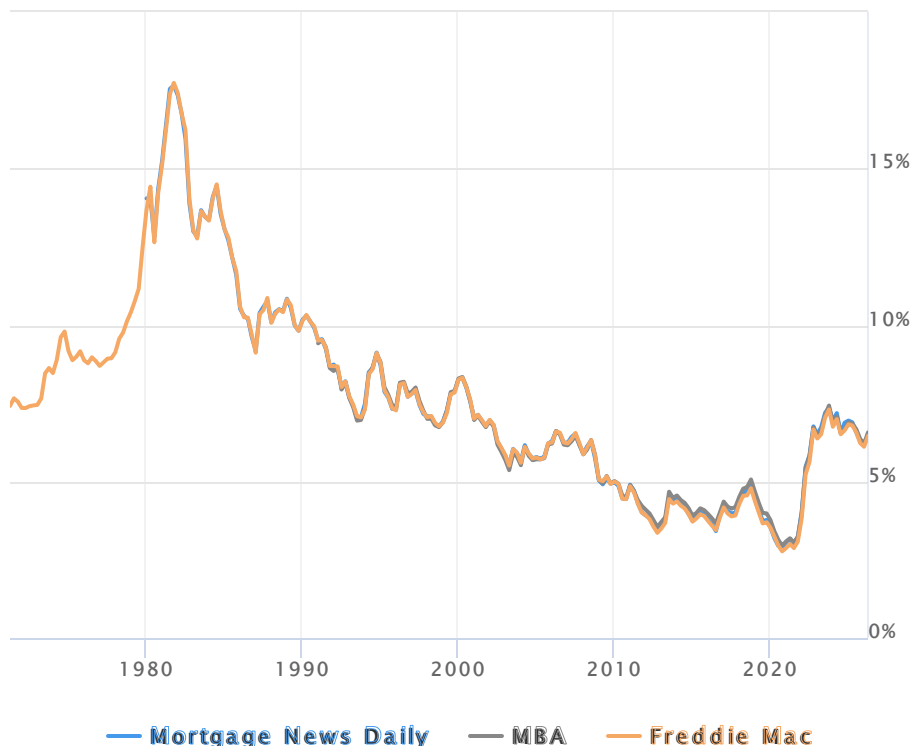
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## Rates Ease Despite Conflicting Iran War Headlines

The past 24 hours have seen multiple news stories with seemingly contradictory updates regarding the state of the Iran war. There's a ceasefire. There's no ceasefire. There's negotiation. There's no negotiation, etc.

As far as the rate market is concerned, the most important development has been the general appearance of a shift toward diplomacy and resolution on the U.S. side. This has been enough for oil prices to preserve a majority of the drop seen at the start of the week.

Bond yields (which correlate with mortgage rates) have been doing even better than oil prices today. The net effect is the lowest average mortgage rates since last Thursday. Notably, these rates are still sharply higher than February's and, apart from the past few days, the highest since early September, 2025.



### Travis Waters

Sr. Mortgage Advisor,  
Union Home Mortgage

P: (219) 286-2211  
twaters@uhm.com

Valparaiso IN 46383  
150593



### Dawn Laskowski

Realtor, Weichert, Realtors  
- The Moke Agency

P: (219) 840-0038  
djklaz@yahoo.com

617 N Main St.  
Crown Point IN 46307

