

# MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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## Mortgage Rates Remain Surprisingly Calm

If we're splitting hairs, today's average mortgage rates are technically higher than yesterday's, but the change is so small that it's just as fair to say that rates are flat. This closes out a week with surprisingly low volatility compared to that seen in March.

In part, this can be attributed to longer-term oil prices being less volatile after moving down from their highs in late March. It's also a reflection of uncertainty surrounding the outcome of the Iran war.

The war (specifically, the economic/inflation implications) continue to be primary source of motivation for rates even in the presence of economic data that would normally have an impact. Reason being: we haven't yet received big-ticket econ reports that have had a chance to bake in too much of the war's impact. Today's CPI inflation data was one of the first, but it came in close enough to forecasts to avoid making a strong case for rate volatility.



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