

# MORTGAGE RATE WATCH

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## Mortgage Rates Essentially Sideways at Recent Lows

On Tuesday, the average top-tier 30yr fixed mortgage rate hit the lowest level in exactly 4 weeks. If you're not interested in splitting hairs, today's rates are essentially the same. Although our official average is 0.01% higher, that's such a small change that many of today's rate quotes will look the same as yesterday's.

In the bigger picture, these rates are about halfway between the highs seen in late March and the lowest rates in more than 3 years seen at the end of February.

The bond market (which dictates rates) remains focused on developments in the Iran war, but there's an ever-higher bar for relevant news. At this point the average war update is not having a noticeable impact. It will take a material change in the status of the war and a clear response in energy prices to catch the bond market's attention.



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