

# MORTGAGE RATE WATCH

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## Mortgage Rates Perfectly Unchanged to Start New Week

Despite the elevated volatility risk heading into the weekend, mortgage rates are starting the week in exactly the same territory compared to Friday afternoon. As always, our rate tracking refers to top-tier 30-year fixed rates for the average lender.

The absence of meaningful movement in the underlying bond market is a testament to an increasingly high bar of relevance for war-related news. Specifically, the Iran war is the main source of inspiration not only for oil prices, but also for the bonds that dictate interest rates.

Earlier in the war, almost any headline had a visible impact on bonds. But now it's only the most significant developments. Those are harder to come by in late April as investors are basically waiting for either an official and permanent ceasefire, or a catastrophic re-escalation. Anything in between has proven to be fairly uninteresting when it comes to bond market influence.



**Lisa Biggar,**  
**REALTOR®**

Buyer & Listing Expert,  
LAER Realty Partners

[www.LisaBiggar.com](http://www.LisaBiggar.com)

**P:** (508) 520-1600

**M:** (978) 578-0023

[Lisa@LisaBiggar.com](mailto:Lisa@LisaBiggar.com)

40 Park St, Suite 9

Attleboro MA 02703

MA License #9061998

RI License #RES.0047220



**Jeffrey Chalmers**

Senior Loan Officer,  
Movement Mortgage  
Licensed: CA, FL, MA, ME,  
NH, VT

[ClicknFinance.com](http://ClicknFinance.com)

**P:** (877) 562-6811

**M:** (774) 291-6527

[jeffrey.chalmers@movement.com](mailto:jeffrey.chalmers@movement.com)

99 Rosewood Dr, Suite 270

Danvers MA 01923

NMLS #76803

