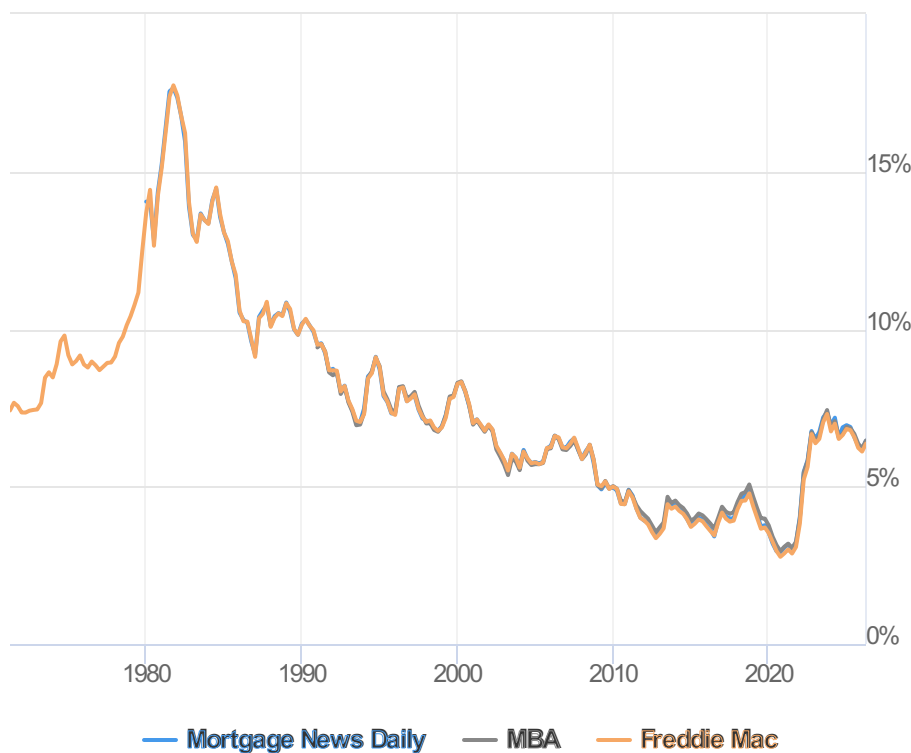


Highest Rates in More Than a Month

Top-tier 30-year fixed rates are back above 6.5% today for the first time in more than a month for the average lender. Many lenders raised rates during the course of the day as well. Those who didn't will likely have to raise rates tomorrow unless the underlying bond market makes a significant recovery overnight.

Rates are driven by bonds and bonds are starting the week at higher yields in response to war-related developments. In general, escalation in the Iran war pushes bond yields higher by implying higher inflation via higher oil prices. Additionally, funding the war implies the need for more Treasury supply in the future as the U.S. issues debt to pay for the war. Higher supply leads to lower prices for bonds, and lower prices mean higher rates.

Today's top-tier rate of 6.56% is the highest since March 27th, when it was 6.62% and the third highest since August, 2025.



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