

MORTGAGE RATE WATCH

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A message from Marc Erickson:

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Mortgage Rates End Week Slightly Lower

It ended up being a decent round trip for rates this week. Monday kicked things off with a jump to the highest level in more than a month, and the third highest since August 2025. But that ended up being the only day where rates went higher.

Wednesday brought the biggest chunk of the recovery with MND's daily rate index dropping 0.10%. Tuesday and Friday (today) each added a 0.02% drop, taking the index to 6.42% after ending last week at 6.44%.

War-related headlines were less of a factor today and volatility was unsurprisingly lighter as a result. This is an adjustment for seasoned rate watchers who are used to monthly jobs report being a distinct source of volatility. It's especially notable that the job count came in significantly higher with no ill effect on bonds/rates.

Over the past 6 months, markets have shifted their jobs report focus from the payroll count to the unemployment rate, reversing decades of precedent. Today's outcome is more logical in that context as the unemployment rate was right in line with expectations at 4.3%.



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