

MORTGAGE RATE WATCH

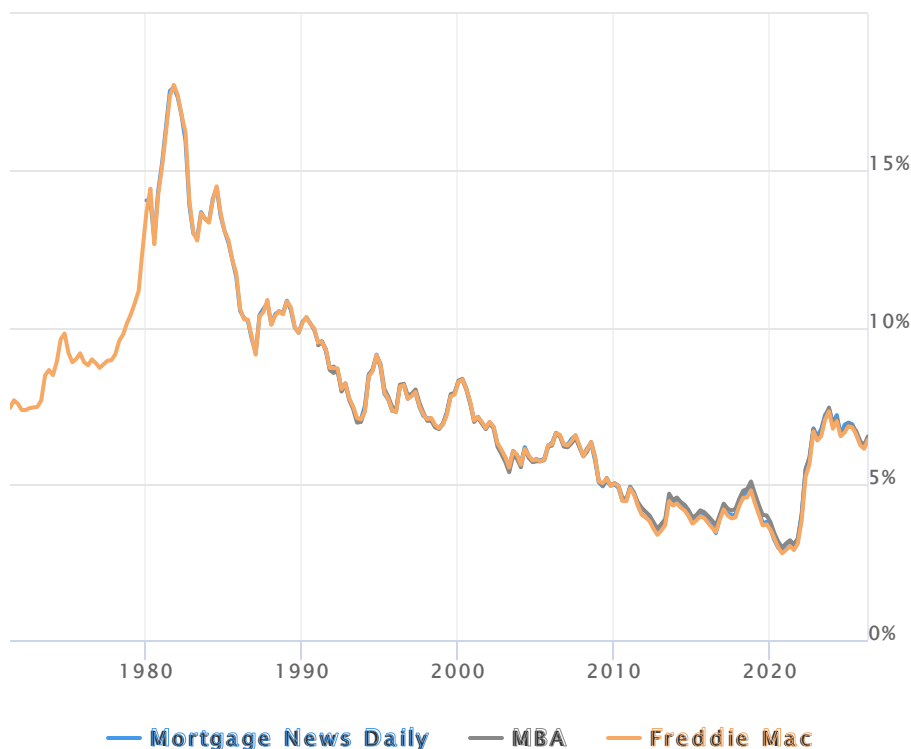
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Mortgage Rates Set to End Week Much Lower

While there are still a few hours left in the trading day, it's a near certainty that this week will end with mortgage rates at meaningfully lower levels compared to last Friday. Today is only adding modestly to that trend, but that makes it the 8th straight business day where rates have either held steady or moved lower.

On that note, it's possibly worth considering that these sorts of winning streaks have definite life spans. We've certainly seen stretches of more than 10 business days without any upward movement in rates, but they're very rare. Even then, if the streak were to end on Monday or Tuesday, it may only be a temporary blip before more improvement.

The bigger-picture issue remains the state of the Iran war. If it officially ends, rates likely have more room to improve. If hostilities re-escalate, rates could move back up into the recently higher range.



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