

# MORTGAGE RATE WATCH

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## Mortgage Rates Hit One-Month Lows

The bad news: mortgage rates didn't fall quite as much as one might have expected following the confirmation of the Iran peace deal. The good news: rates had already begun pricing in the peace deal last Thursday and it only took a modest improvement for the average lender to match the lowest level in exactly one month.

For context, today's MND rate index of 6.56% is the same as the most recent low seen on May 29th. Before that, you'd have to go back to 5/15 to see anything lower. For even more context, prior to 5/15, today's rates would have been the 3rd highest since August 1st, 2025.

In other words, we are in solid shape in the context of the last month, but still in an elevated range.

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