MORTGAGE RATE WATCH
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Mortgage Rates Move Slightly Higher

While some news stories suggest that rates are the highest in 11 months today, that's not quite true. The highest rates of the year were seen on July 13th and May 19th when our 30yr fixed index hit 6.75%. The index was at 6.68% today, up from 6.64% yesterday.

Any news regarding "highest rates since August 2025" is almost certainly citing Freddie Mac's weekly rate index which takes a 5 day trailing average rate through Wednesday and reports it on Thursday.

As for the reason for today's increase, there really isn't a satisfying scapegoat. The strongest case to be made is that bond yields (highly correlated with mortgage rates) topped out at the same time as fuel price futures.

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