

MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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Rates Match Longer-Term High For The 3rd Time in 2026

In late July, 2025, 30yr fixed rates embarked on an excellent adventure, moving down from 6.75% on July 31st to 5.99% by late February, 2026. Since then, things haven't been great thanks to war-related fuel price drama and stronger econ data (the supreme court ruling on tariffs didn't help either, because it increased Treasury issuance implications).

Regardless of motivations, the net effect was a return to 6.75% on May 19th, 2026. Momentum has been fairly sideways since then, with the 6.75% level being revisited last Monday and now again today.

For those who want to keep the analysis simple, fuel prices do a good enough job explaining the move. In fact, August gasoline futures also just hit their May 19th highs this week-- perfectly aligning with the round trip in rates. For those who want a bit more precision, we can also consider earnings season in the stock market which has created trading patterns among money managers that have pulled money out of the bond market over the past 2 days (bond selling = higher rates, all else equal).



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