

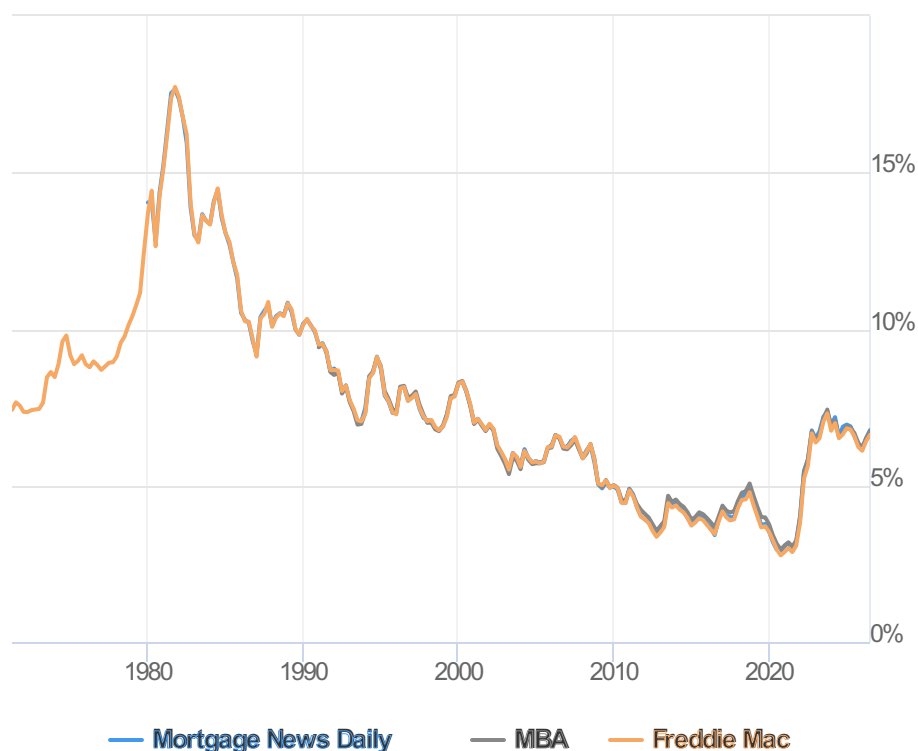
# MORTGAGE RATE WATCH

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## Highest Mortgage Rates in Over a Year, But Just Barely

Bonds lost ground today, largely due to mechanical, month-end trading (i.e. not due to economic data, inflation, or news headlines). When bonds lose ground, rates rise, all else equal.

Mortgage rates were already fairly close to longer-term highs last week. Today's increase was just enough to nudge the average top-tier 30yr fixed rate to 6.87%--the highest since June 2025. While that sounds fairly gloomy, the average borrower wouldn't see any difference from those seen on July 23rd, 2026.



**Dan Clifton**

The Home Loan Guru,  
Clifton Mortgage Solutions

[CliftonMortgageSolutions.com](http://CliftonMortgageSolutions.com)

**P:** (888) 681-0777

**M:** (407) 252-3039

[dan@cliftonmortgagesolutions.com](mailto:dan@cliftonmortgagesolutions.com)

1177 Louisiana Ave  
Winter Park FL 32789

NMLS #284174



**Gina Carbonetti**

Realtor, Home Again Realty

<https://GinaMovesYou.com>

**P:** (407) 252-3039

**M:** (407) 928-0036

[Gina@FLHomesByGina](mailto:Gina@FLHomesByGina)

1177 Louisiana Ave  
Winter Park Florida 32789

BK3055442



