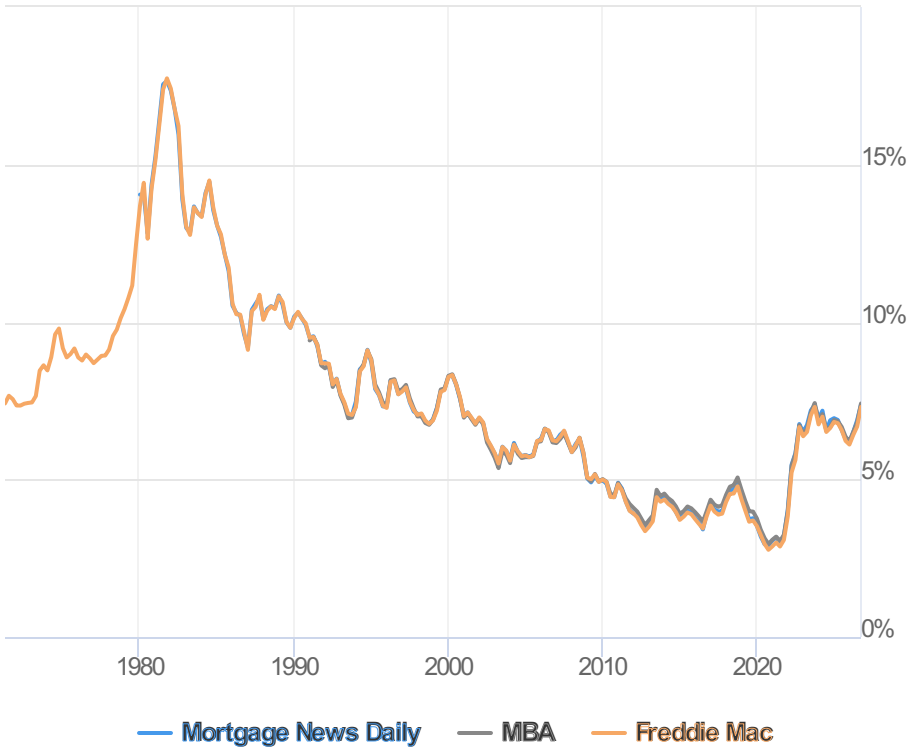
MORTGAGE RATE WATCH
Daily Coverage. Industry Leading Perspective.

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.





Rich E Blanchard
Managing Director, RICH Home Loans LLC
https://www.richhomeloans.com
P: (303) 328-7047
1550 Wewatta St
Denver CO 80202
NLMS: 492461

RICH
HOME LOANS LLC

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