

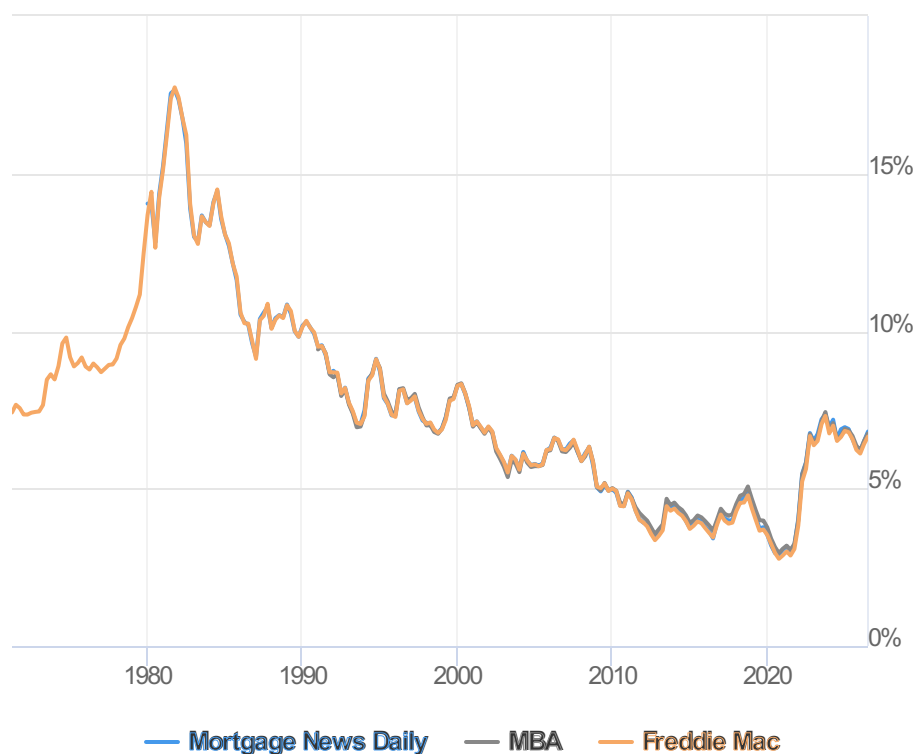
MORTGAGE RATE WATCH

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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.



James Branden

Sr. Loan Officer, Barrett Financial, LLC

www.NoLimitHomeLoans.com

P: (316) 295-9100

M: (316) 295-9100

jbranden@barrettfinancial.com

2701 E Insight Way
Chandler AZ 85286

NMLS# 1093017

Company NMLS# 181106

