MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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Mortgage Rates Inch to Another 2-Week Low

It was an uneventfully good day for mortgage rates. Unlike the average day over the past several weeks, there was minimal intraday volatility in the underlying bond market. This allowed the average lender to issue rates once this morning and avoid intraday rate changes.

Fortunately, the overnight market movement was in our favor today as traders continued finding value in recently higher bond yields.

Rates are based on the bond market where higher yields increasingly create demand among investors. In 2023, when the 10yr Treasury yield hit 5%, we saw a solid show of support from buyers. In 2026, we've been waiting to see a similar show of support as yields crested 5.3%. Last week brought the first potential evidence of such support.

This doesn't mean rates are out of the woods, however. Tomorrow brings important inflation data and inflation is a key consideration for bond investors. If inflation comes in higher than expected, yields/rates could move back up toward recent highs. But if it's lower than expected, it could reinforce the supportive undertones seen over the past several trading days and help the downward momentum in rates continue.



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