

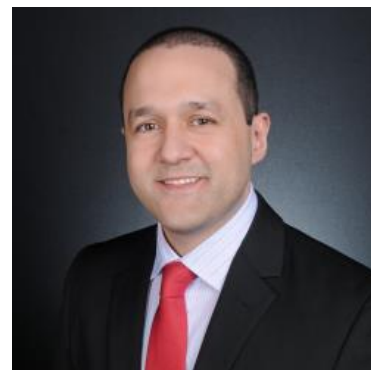
MORTGAGE RATE WATCH

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Mortgage Rates End Flat After Starting Slightly Lower

It was another ho-hum day for mortgage rates, which is more of the exception than the rule these days. But we're not complaining! The uneventful, sideways movement means rates are holding in line with the lowest levels in nearly a month.

Today would have been slightly lower than yesterday had it not been for some mid-day weakness in the underlying bond market. While there were a few war-related headlines that coincided with the timing, the volatility is more attributable to esoteric trader positioning considerations in the Treasury options market.



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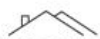
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