MORTGAGE RATE WATCH

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A message from John "Demo" Lender:

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Another Nice Drop For Rates, Now Near 1-Month Lows

Interest rates continue taking cues from the market rethinking the pace of AI-related growth/spending. Last week's focus was on Coreweave and a few other companies who saw their cost of financing rapidly increase--a sign that investors were starting to worry about future return of capital. One remedy for such worries is to shift money into the safest parts of the bond market such as US Treasuries and mortgage-backed bonds. As demand for those bonds increases, rates fall.

Today was a sharper, broader continuation of the same theme. Disappointing earnings calls and guidance for several big names resulted in heavy selling of tech stocks in addition to ongoing spikes in financing costs for Coreweave and other higher-risk names.

In the simplest terms: tech is tanking and bonds are picking up the slack.

The average top-tier 30yr fixed rate fell 0.10 today to 7.30%. This is the lowest since September 23rd when it was 7.26%.



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