MORTGAGE RATE WATCH

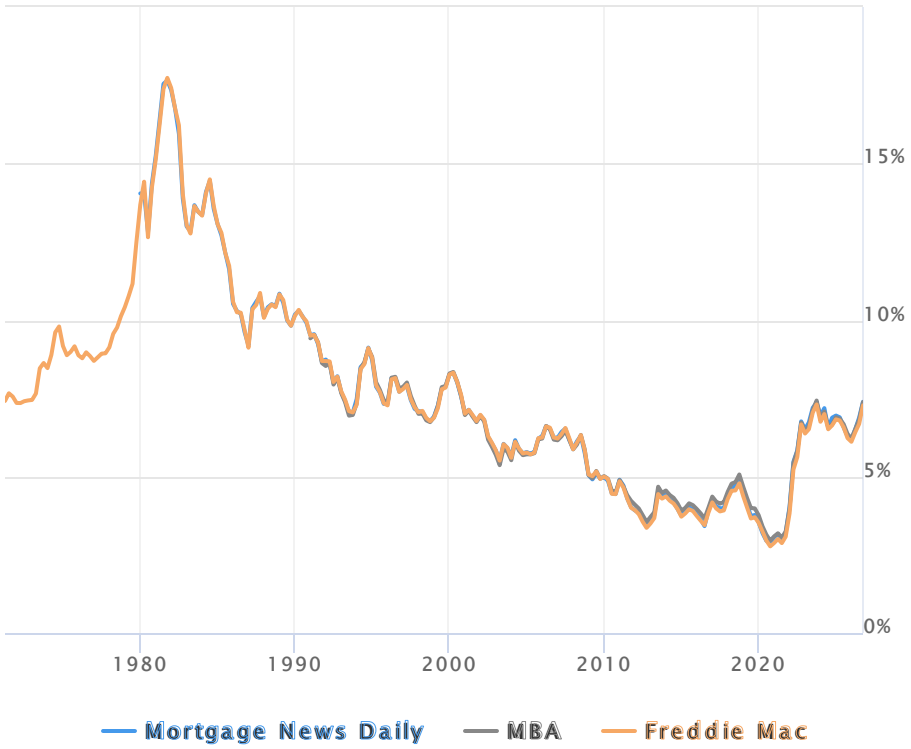
Daily Coverage. Industry Leading Perspective.

A message from John "Demo" Lender:

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Mortgage Rates Hold Steady Yet Again

It was a remarkably calm day for the mortgage market on two separate levels. First off, the average lender set this morning's rates right in line with yesterday's latest levels. Additionally, there were very few intraday changes (and in those cases, rates improved modestly).



All of the above is made possible by the fact that the bond market stayed right in line with yesterday's levels all day long. This has happened for two straight days now, and it's the sort of stability that seemed like a distant memory several weeks ago.

Will it last?

There's never any way to know for sure. The bond/rate market is constantly at risk of responding to several sources of motivation. It just so happens that those sources have been silent after last week's improvement.



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It's worth noting that there's a new Fed rate announcement tomorrow. Fed announcements often create volatility for rates and that volatility is rarely related to whether the Fed hikes/cuts/holds steady. In tomorrow's case, we already have a high degree of certainty that the Fed will not be hiking rates. Any impact the Fed has on mortgage rates would be a factor of the words they use in the policy statement or the words spoken by Fed Chair Warsh in the 2:30pm ET press conference.

Beyond the Fed, there are still other potential considerations for rates (tech sector volatility, war-related headlines), but never any guarantee that they'll adhere to a certain timeline.

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