Mortgage Rates Sideways to Slightly Lower

By: Matthew Graham | Thu, Jul 30 2026, 2:52 PM

It's not at all uncommon for mortgage rates to experience microscopic movement in either direction on any given day. In fact, it's probably the most common eventuality over time. In that sense, today was unremarkable with the average lender moving just a hair lower versus yesterday's latest levels.

But in another sense, it's very good news. After yesterday's market reaction to the Fed press conference, there was a risk that bonds (which dictate rates) would continue their protest. The absence of additional drama suggests the reaction was "one and done."

This morning's economic data had a small chance to cause a reaction in rates, but it turned out to be uneventful and possibly even helpful.

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National Average Mortgage Rates

Mortgage News Daily	Rate	Change	Points
30 Yr. Fixed	6.83%	+0.06	--
15 Yr. Fixed	6.32%	+0.01	--
30 Yr. Jumbo	6.91%	+0.01	--
7/6 SOFR ARM	6.37%	+0.04	--
30 Yr. FHA	6.34%	+0.01	--
30 Yr. VA	6.36%	+0.02	--
Freddie Mac			
30 Yr. Fixed	6.66%	+0.08	0.00
15 Yr. Fixed	6.04%	+0.08	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	6.76%	+0.07	0.69
15 Yr. Fixed	6.15%	+0.11	0.84
30 Yr. FHA	6.41%	+0.07	0.88

Rates as of: 7/31

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.5	98.98	-0.33
2 YR Treasury	4.2943	+0.0443
5 YR Treasury	4.4489	+0.0572
7 YR Treasury	4.5926	+0.0618
10 YR Treasury	4.7337	+0.0604
30 YR Treasury	5.2622	+0.0503

Pricing as of: 7/31 12:09PM EST