Daily Coverage. Industry Leading Perspective.

UPDATE: First Move is Stronger After Fed Dots Drop for 2025

Here's the before and after dot plot comparison from December and today:

Rate	2025		2026		2027	
	DEC	MAR	DEC	MAR	DEC	MAR
5.5						
5.25						
5.0						
4.75						
4.5			-			
	•	••••				
4.25						
	•••	••••				
4.0						
	•••••		••• •		•• ••	
3.75			-			
	•••	••	••••	••	••••	•••
3.5						
	•		•••••	•••••	• •	•
3.25						
	•		••••	•	•••••	•••••
3.0					[
			•	•••	•• •	••
2.75			•		•	
					• •	•
2.5						
			•		•	
2.25						

Before and After Dot Plot Comparison

Pretty decisive drop in 2025's median, and bonds like it so far. 10yr back to unchanged at 4.287 and MBS up 1 tick (0.03).

Jason Brookes

Broker, Grand Avenue Realty & Lending

www.GrandAveLending.com P: (562) 233-8564

4420 E. Miraloma Ave, Ste M Anaheim California 92807 NMLS 1372327 DRE 1412977