

## UPDATE: Mixed Reaction so Far to Mixed Dot Plot

- No rate cut
- No major changes to statement
- Notable changes to dots as seen in chart below

Bottom line, the dot plot shows about half of the Fed moving toward the 0-1 cut camp and the other half moving to the 2-3 cut camp by the end of 2025.

Bonds are right in line with pre-Fed levels so far and there hasn't been much volatility yet.

Before and After Dot Plot Comparison

Rate	2025		2026		2027		Longer Run	
	MAR	JUN	MAR	JUN	MAR	JUN	MAR	JUN
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							••	••



**Sean Bailey**  
Branch Operator, Caliver Beach Mortgage  
[www.investwithsean.com](http://www.investwithsean.com)  
M: (678) 231-2462  
[seanb@caliverbeach.com](mailto:seanb@caliverbeach.com)  
Jacksonville FL 32073  
NMLS # 2128276