

A message from Matthew M. Loan:
This is a **DEMO** marketing message. You can use them for promotional text.
Mortgage rates are **moving back down** so feel free to give me a call or visit [my website](#) and I'll give you a quote.

UPDATE: First Reaction to Fed Announcement is Stronger

- 25bp cut, as expected
- Dot plot comparison attached. Median at 3.625 (2 more 2025 cuts)

Bonds are rallying as expected in the "2 more cuts" scenario.

10yr down 1.9bps at 4.01 and MBS up an eighth.

Before and After Dot Plot Comparison

Rate	2025		2026		2027		Longer Run	
	JUN	SEP	JUN	SEP	JUN	SEP	JUN	SEP
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					●			



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