MBS & TREASURY MARKETS

Daily Coverage. Industry Leading Perspective.

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: No Major Reaction to Rate Cut and Dot Plot Yet

The Fed cut rates as expected, and the dot plot didn't show any major migration higher in rate. In fact, the median remained unchanged and more dots moved down than up.

Before and After Dot Plot Comparison

Before and Arter Bott for Comparison						
Rate	2025		2026		2027	
	SEP	DEC	SEP	DEC	SEP	DEC
5.5						
5.25						
5.0						
4.75						
4.75						
4.5						
	_					
	•					
4.25						
	•••••					
4.0						
4.0						
	••	•••••	••	•••	••	••
3.75						
	•••••	•••••	•••••	••••	••	••
3.5						
			••	••••	••	•••
3.25						
			••••	••••	•••••	•••••
3.0						
				••		•••
2.75						
			••	•	••	••
2.5						
						•
					•	-



Matthew M. Loan Senior Loan Officer, Mortgage Company, LLC. mbslive.net P: (704) 867-5309 M: (980) 867-5309

1050 W. Main St. Charlotte NC 28031 NMLS: #987654321





MBS haven't moved since the release and are still up a quarter point. 10yr yields are down just a hair vs 2pm levels, and down a total of 3.1bps at 4.155 overall.

Very uneventful reaction so far.