

MBS & TREASURY MARKETS

Daily Coverage. Industry Leading Perspective.

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

| Rate | 2025 | | 2026 | | 2027 | |
|------|------|-----|------|-----|------|-----|
| | SEP | DEC | SEP | DEC | SEP | DEC |
| 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 | | | | | | |
| | | | | | | |

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.



Jennifer Yoingco
Realtor, Walzel Properties
www.houstonsuburb.com
M: (832) 286-8636
Jenyoingco7@gmail.com
15420 Ridge Park Dr
Houston TX 77095
648293



Heather Woods
Branch Manager- Broker-Loan Originator, Woods Lending Solutions - Powered By My Community Mortgage
www.truluxecapital.com
M: (210) 392-8299
heather@truluxecapital.com
Humble TX 77346
833399



