

MBS & TREASURY MARKETS

Daily Coverage. Industry Leading Perspective.

ALERT: Selling Off After Dot Plot

The dots show a sharp bias toward higher rates by year-end and bonds are selling off. MBS down a quick eighth of a point and 10yr up 2.6bps at 4.468. Negative reprices are likely.

Before and After Dot Plot Comparison

Rate	2026		2027		2028		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			••	•				
2.00								

Ian Overcarsh

Mortgage Banker, First National Bank

www.fnb-online.com/.../overcarshi

M: (704) 650-1922

overcarshi@fnb-corp.com

401 S. Graham Street
Charlotte NC 28202

1065792



Lillian Isaac

NC/SC Broker, Realtor®,
SRES License NC/SC
General Contractor |
Author, Lillian Isacc Realty

LillianIsaacRealty.com

P: (704) 492-8706

lillian@lillianisaacrealty.com

6277 Carolina Commons Dr. #363
Indian Land SC 29707