

# Mortgage Rates Dip Below 6% as Fannie and Freddie Bond Buys Tighten Spreads

*Shahram Sondi explains the bond market shift behind sub 6% rates and what it means for Florida buyers facing insurance and HOA pressures*

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Mortgage rates dipped below 6% this week following new action involving Fannie Mae and Freddie Mac to increase purchases of mortgage backed securities, according to market data and industry analysis. The move occurred without a Federal Reserve rate cut and reflects changes in mortgage bond pricing rather than a shift in monetary policy.



Mortgage rates can move independently of Federal Reserve policy when mortgage bond spreads tighten.

Shahram Sondi, Principal Broker of [The Mortgage Expert](#) and a Certified Mortgage Advisor™, said the rate movement highlights how mortgage pricing is often driven by bond market dynamics that receive little public attention.

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Mortgage rates are reacting to tighter mortgage bond spreads, not a Fed rate cut, and that distinction matters for Florida borrowers”

*Shahram Sondi*

Mortgage rates do not move solely based on Fed decisions, said Sondi. What we are seeing is a tightening of mortgage bond spreads. When demand for mortgage backed securities improves, pricing can follow even if Treasury yields remain stable.

The recent pricing shift follows direction issued earlier this

month aimed at supporting mortgage market liquidity through the government sponsored enterprises. Initial purchases have already begun, with the broader program still developing.

**A Modest Move, Not a Market Reset**

While the drop below 6% has attracted attention, Sondi cautions that the impact should be viewed as modest but meaningful, not a return to historically low rates.

This is not a reset to pandemic era pricing, he said. It is a narrow pricing window that can matter for borrowers on the margin, particularly in Florida where insurance premiums, HOA fees, and condo assessments continue to pressure monthly payments.

#### Florida Context Matters

Sondi emphasizes that national headlines often overlook the practical realities facing Florida buyers and homeowners.

In Florida, affordability is driven as much by insurance and association costs as it is by interest rates, he said. That is why understanding how these rate movements translate into actual payments is more important than chasing a headline number.

The Mortgage Expert has published a detailed analysis explaining the mechanics behind the recent rate movement, where the bond purchase program currently stands, and how Florida borrowers should evaluate the situation.

[Full analysis](#) available at:

<https://mortgageexpert.com/mortgage-rates/trump-fannie-freddie-mbs-mortgage-rates-florida/>

#### About The Mortgage Expert

Shahram Sondi is a Certified Mortgage Advisor™ and Principal Broker of The Mortgage Expert, a Florida based mortgage brokerage serving homebuyers and homeowners statewide.

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