

Mortgage Rates May Rise Even When Stocks Fall, Says Florida Mortgage Expert

Orlando mortgage broker explains how bond market volatility can keep mortgage rates elevated even when stocks decline

ORLANDO, FL, UNITED STATES, January 20, 2026 /EINPresswire.com/ -- When stock markets decline, many homebuyers expect [mortgage rates](#) to drop as well. According to [Florida mortgage broker](#) Shahram Sondi, that assumption often overlooks what actually drives mortgage pricing.

"Mortgage rates don't follow the stock market," said Sondi. "They follow the [bond market](#). When mortgage backed securities and the 10 year Treasury sell off, yields rise, and mortgage rates can move higher or become more volatile — even if stocks are down."



Florida mortgage broker Shahram Sondi provides market commentary on mortgage rates and bond market volatility

Mortgage rates are driven by investor demand for bonds rather than equity indexes. When investors require higher yields to hold bonds, lenders adjust pricing to reflect increased market risk.

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Mortgage rates follow bonds, not stock headlines. Volatility is the hidden cost borrowers feel first”

Shahram Sondi

Volatility is the hidden cost

Sondi explained that market volatility plays a significant role in mortgage rate behavior.

“When markets move quickly, lenders price defensively,” he said. “Margins widen, rate sheets can change during the day, and borrowers face more lock risk. In these conditions, volatility matters more than whether rates appear slightly up or down on the surface.”

Florida buyers face added pressure

In Florida, rate volatility can compound existing affordability challenges.

“Insurance costs and total monthly payment sensitivity are already major factors for Florida buyers,” Sondi noted. “In this environment, certainty often carries more value than trying to guess short term rate movements.”

Focus on strategy, not headlines

Rather than attempting to time short term market fluctuations, Sondi advises borrowers to focus on strategy based on timeline, financial profile, and risk tolerance.

“The bond market doesn’t react to headlines,” he said. “Borrowers shouldn’t either.”

About Shahram Sondi

Shahram Sondi, Principal Broker of The Mortgage Expert and a Certified Mortgage Advisor™, is a Florida based mortgage broker specializing in residential purchase and refinance loans. He provides borrowers with transparent pricing and clear guidance through changing market conditions.

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