



Finance & More For 2024...

John Cox – Mortgage-Desk

Mortgage-Desk is a trading style of John Robert Cox, authorised and regulated by the Financial Conduct Authority. Suite 2C Tower House, High Street, Aylesbury Bucks HP20 1SQ

Our FCA registration number is 305402. Mortgage-Desk's permitted business is advising on and arranging mortgages and Non-Investment Insurance contracts. Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Loans are subject to status.

Some of the services we provide are not regulated by the FCA. We are a credit broker, not a lender. We are regulated by the FCA – our membership number is 305402 <https://register.fca.org.uk>

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Aggressive Bank Cuts Likely On The Way ...!

The trade war – which has now effectively turned into USA V China means Global bank policy has been turned on its head !

Expect central banks to ease monetary policy – which means lower interest rates – bigger and quicker cuts !!



Banks Decision Dates !!



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The Fed Meets 6-7th May and BOE 8th May !!

But they could act quicker if things continue ...!

5 Year Sonia Swap a few weeks ago was 4.2% - so that's dropped nearly 50bps in a few weeks !!!

SONIA swaps



	10 Apr 2025	11 Mar 2025	11 Apr 2024
1 Year	3.883%	4.116%	4.938%
2 Year	3.682%	3.975%	4.601%
3 Year	3.642%	3.937%	4.352%
5 Year	3.711%	3.931%	4.047%
7 Year	3.832%	3.972%	3.912%
10 Year	4.032%	4.074%	3.875%
15 Year	4.285%	4.235%	3.916%
30 Year	4.449%	4.310%	3.873%

Updated 11 Apr 2025 | 22:45 GMT

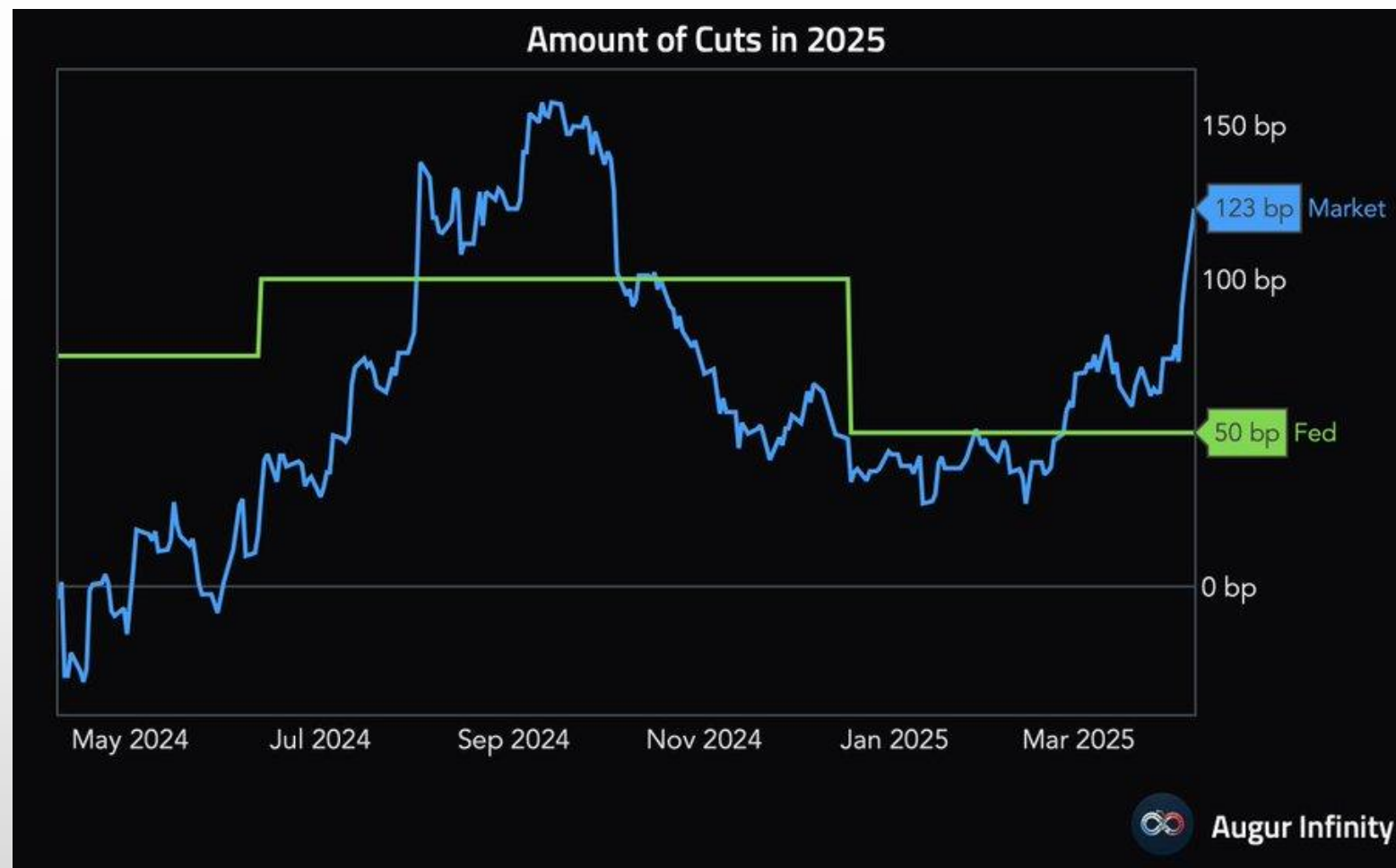


The market is BEGGING for Fed rate cuts:

The market is now pricing in 5 Fed rate reductions in 2025.

This is up from just 1 rate cut expected in February.

The more market and bond yields drop off the more rate-cut expectations we will see.





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Faster & More Interest Rate Cuts Predicted

A growing number of UK lenders are cutting mortgage rates as the fallout from US tariffs continues to fuel forecasts of deeper than expected interest rate cuts.

Financial markets and economists are predicting that the Bank of England will reduce borrowing costs by more than expected this year to avoid a downturn.

The risk of global economic instability has grown after Donald Trump pressed ahead with trade taxes on US imports from more than 60 countries.





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February GDP rise was bigger than forecast – 0.5% !!

Prior to this positive news – a 0.5% cut may have been on the cards in May !

Financial markets have priced in a 0.25 percentage point cut to 4.25% in May and two more cuts of the same size this year, reducing UK interest rates to 3.75%.



If you need help...

If you want to discuss the viability of a deal and the best way to finance it – call us on the number below

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