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MBS Mid-Day: Bond Markets Struggle Back to 'Unchanged' Amid Greek Limbo

When is the be-all end-all Greek bailout negotiation weekend not the be-all end-all Greek bailout negotiation? When it ends with both sides **going back to vote** on agreements that are, by no means guaranteed to pass.

This weekend was **supposed to** have been "the big one" for Greece's Eurozone membership. Greece went to the table with the blessing of its people to bargain for a better bailout. They're returning from that table with something far worse than they expected. Ironically (or tragically), the new terms are worse than those the Greek people voted against in last weekend's referendum.

The more we talk about it from here, the more complicated it will get, and that complexity is a big reason for the indecisive response in bond markets. The first move was clearly negative for bonds as the superficial headlines simply suggested a new bailout deal was reached. But ever since the **initial pop** into weaker territory, bonds have been rallying.

In fact, German Bunds, which tend to fall in yield with bad news for Greece, made it all the way back into positive territory this morning. The **only reason** US Treasuries haven't followed is that a big corporate deal ($15 bln) was announced this morning. Still, US bond markets are still much better off than they were. Additionally, the fact that opening levels were so poor means that lenders have been repricing positively.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.80	-0.01
10 YR Treasury	4.9135	-0.0164
30 YR Treasury	5.2793	-0.0289

Pricing as of: 11/2 8:26AM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

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I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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