

**NO REGRETS MORTGAGE RATES**

<b>2.642%</b> APR 30-YEAR FIXED	<b>2.217%</b> APR 15-YEAR FIXED	<b>2.358%</b> APR 10-YEAR FIXED
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MORTGAGES

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# Expert Poll: Mortgage Rate Trend Predictions For June 24-30, 2021



**Experts say rates will**

...

▲ Go up	11%
▬ Stay the same	67%
▼ Go down	22%

Written by **Zach Wichter**

June 23, 2021 / 5 min read

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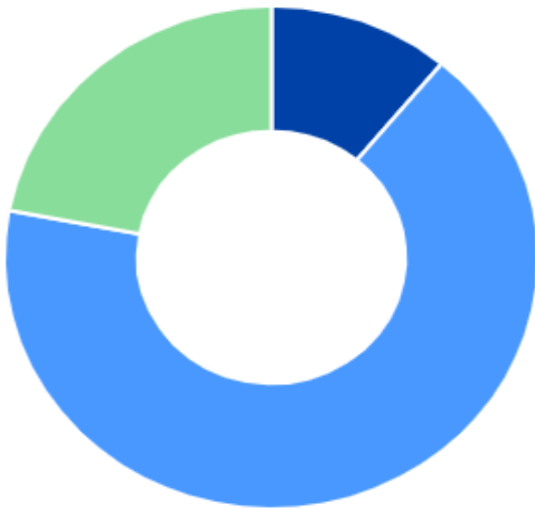
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Mortgage experts mostly expect rates remain the same in the week ahead (June 24-30). In response to Bankrate's weekly poll, 67 percent said rates will go nowhere while 22 percent said rates will go down and just 11 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Jun 24 - 30



### Experts say rates will ...

▲ Go up

■ Stay the same

▼ Go down

11%

## Current Mortgage Rates for June 2021

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**Purchase**    **Refinance**

Zip Code **33436**    Boynton Beach, FL

Credit Score **740+**

Property Value **\$406,250**

Loan Amount **\$325,000**

Loan Term **30 year fixed**

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Lender	APR	Rate	Mo. payment
 30 Year Fixed NMLS: #330511	<b>2.51%</b> Jun 24, 2021	<b>2.38%</b> Points: 1.742	<b>\$1,263</b> Fees: \$5,661 <a href="#">Next</a>
30 Year Fixed NMLS: #2113062	<b>2.54%</b> Jun 24, 2021	<b>2.38%</b> Points: 1.746	<b>\$1,263</b> Fees: \$7,169 <a href="#">Next</a>
 30 Year Fixed NMLS: #1374724	<b>2.55%</b> Jun 24, 2021	<b>2.38%</b> Points: 1.374	<b>\$1,263</b> Fees: \$7,336 <a href="#">Next</a>
 30 Year Fixed NMLS: #66247	<b>2.63%</b> Jun 24, 2021	<b>2.4</b> Point	

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# Flat. Waiting for the markets to make up their minds.



— Joel Naroff, Naroff Economic Advisors

## 11% say rates will go up ▲



**Ken H. Johnson**

Real estate economist, [Florida Atlantic University](#)

Long-term mortgage rates will move up in the coming week. Historically, the spread between 30-year fixed rate mortgages and 10-year Treasuries has been between 1.7 percent and 1.9 percent. In light of last week's Fed announcement, the market clearly believes that things are returning to normal and the recent spread of roughly 1.3 percent between 30-year fixed rates and 10-year Treasuries will no longer hold. Thus, last week we saw both a drop in Treasury yields and an increase in 30-year fixed mortgage rates. This should happen again.

## 22% say rates will go down ▼



**Greg McBride**

CFA, chief financial analyst, Bankrate

Vote: Down. The dust has settled and mortgage rates will resume as news about the market gets markets' attention.



**Logan Mohtashami**

Housing analyst, [HousingWire](#), Irvine

Lower. Such a great battle in the market. The day 10-year yield rise of roughly 100 basis points on Sunday evening and currently at



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doesn't know what to do here. It clearly doesn't want to go higher no matter how good the economic data is or how hot inflation data is. We simply haven't enough stock correction of 10 percent or higher to drive bond yields much lower. In reality, we are overdue for a bond market rally and a stock correction, and neither has happened in 2021. But the next noticeable move should be lower in bond yields.

## 67% say unchanged –

### Gordon Miller

Owner, [Miller Lending Group, LLC](#), Cary, North Carolina

Rates should hold steady this week as inflation concerns continue to be ignored by the Fed as transitory. As a result we should stay in a narrow range for a while.

### Dick Lepre

Senior loan officer, [RPM Mortgage, Inc.](#), Alamo, CA

Trend: Flat. There are two opposing forces: fear of inflation tends to drive rates up. Uncertainty over jobs, GDP, and the economy drives money to the safety of fixed income securities sending rates down. These are offsetting at present keeping rates flat.

### Les Parker

CMB, managing director, [Transformational Mortgage Solutions](#), Jacksonville, Florida

Mortgage rates go nowhere. Here's a parody based on a song from the 1961 Elvis hit, "Can't Help Falling in Love." "Wise men say; Only fools rush in; But bonds can't help falling apart again." So take your summer vacation now. T

yields staying between 1.34 and 1.53 percent

### James Sahnger

Mortgage planner, C2 Financial Corporation, Jup

Unchanged. Markets have settled in after de  
Look for rates to remain stable over the next  
fire whether you look at median or average h  
\$350,000 this month, up 24 percent YOY. Qu  
perspective is also needed. Let's back up thr  
and the average 30 year fixed rate mortgage  
down payment for both then and now, the di  
principal and interest is \$75 or 6.8 percent hi



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in three years, the same can't be said for "affordability." Average weekly earnings, as reported by the BLS, increased 13.6 percent from May 2018 to May 2021. Granted, other variables come into play but you simply can't "discount" the impact of low rates. Taking both income and mortgage payments based on the scenarios listed, one could argue that housing is not less affordable on a monthly basis.

### Joel Naroff

President and chief economist, [Naroff Economic Advisors](#), Holland, Pennsylvania

Flat. Waiting for the markets to make up their minds.

### Michael Becker

Branch manager, [Sierra Pacific Mortgage](#), White Marsh, Maryland

In a surprising move the yield on the 10 -year Treasury, a benchmark for mortgage rates, dropped a good bit after the conclusion of last week's Fed Meeting. This despite the Fed talking about raising short term rates sooner and tapering their purchases of Treasuries and mortgage-backed securities. Most expected the selloff in bonds to continue and mortgage rates to move higher. I think markets are concerned about the economy after much of the fiscal stimulus wanes in a few months and agree that current inflation is transitory. However, given the rally in rates over the last couple days, I don't think they will rally much further. Rates will be flat in the coming week.

## About the Bankrate.com Rate Trend Index

Bankrate's panel of experts is comprised of mortgage bankers, mortgage brokers and other industry professionals. The mortgage rate trend index for residential first mortgages to consumers and the Mortgage Rate Trend Index are released weekly.



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### ABOUT THE AUTHOR

## About the author

Zach Wichter is a mortgage reporter at Bankrate. He has worked on the mortgage desk at The New York Times where he wrote and covered aviation for [The Points Guy](#). He also worked as a news anchor and wrote anchor copy for New York 1. He has a Bachelor's degree in Journalism from the City University of New York Queens (it's like a condo board, but more interesting). He writes about real estate and dealing with issues of mortgage.



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Wichter came to the mortgage beat at the height of the COVID-19 pandemic, when home financing and the real estate industries were rare bright spots in an otherwise sluggish economy. He got to work looking under the hood of trends in the headlines, and by analyzing address forwarding data from the U.S. Postal Service, learned that the pandemic wasn't the end of cities after all. He also focuses on racial equity issues in the housing market.

## Experience


Although Bankrate is the first place Wichter has covered the mortgage and real estate verticals full-time, he's an experienced business reporter with a broad range of experience. In addition to covering aviation at The Times, he had a weekly column that highlighted commercial real estate transactions in New York City, and covered all kinds of stories as a general assignment business reporter.

## In the media

- [31% of young adults moved during COVID-19: Survey](#)
- [The challenging housing market](#)



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