



Now is the time to refinance

See rates

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Expert Poll: Mortgage Rate Trend Predictions For July 29-Aug. 4, 2021

Experts say rates will ...

▲ Go up	20%
▬ Stay the same	30%
▼ Go down	50%

Written by **Jeff Ostrowski**



July 28, 2021 / 5 min read

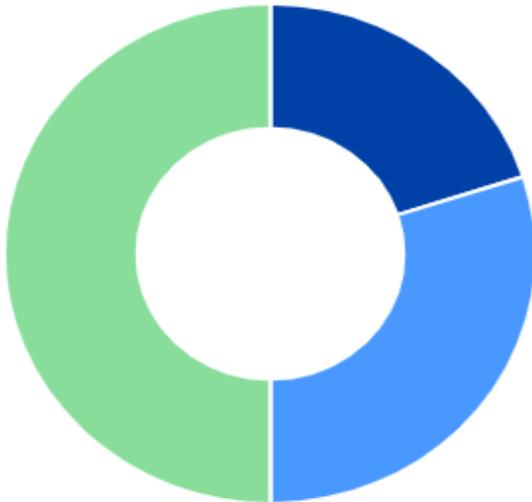
At Bankrate we strive to help you make smarter financial decisions. While we adhere to strict [editorial integrity](#), this post may contain references to products from our partners. Here's an explanation for [how we make money](#).

Half of mortgage experts think rates will fall in the week ahead (July 29-Aug. 4). In response to Bankrate's weekly poll, 50 percent said rates will drop, while 30 percent said they hold steady and just 20 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage

Week of Jul 29 - Aug 4



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Current Mortgage and Refinance Rates for July 2021

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Filters

Purchase Refinance

Zip C... **33436** Boynton Be...

Credit Score **740+**

Property Value **\$406,250**

Loan Amount **\$325,000**

Loan Term **30 year fixed**

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Lender

APR ⓘ

Interest Mortgage

2.24% **2.0**

30 Year Fixed
NMLS: #2113062

Jul 29, 2021 Points:



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Sage Mortgage

2.32%

2.13%

\$1,222

Next

30 Year Fixed
NMLS: #1374724
★★★★☆ (4.8)

Jul 29, 2021 Points: 1.638 Fees: \$8,454

Better.com

2.32%

2.25%

\$1,242

Next

30 Year Fixed
NMLS: #330511
★★★★☆ (4)

Jul 29, 2021 Points: 0.983 Fees: \$3,194

AimLoan.com

2.42%

2.25%

\$1,242

Next

30 Year Fixed
NMLS: #2890
★★★★☆ (4.3)

Jul 29, 2021 Points: 1.897 Fees: \$7,160



“

The Fed has lobbed the first verbal volley on inflation, but promised nothing, and they're sticking to the 'inflation is transitory' story. As long as market participants buy that, it'll keep rates low. But should doubts creep in, hold on to your hat.

— Greg McBride, Bankrate

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20% say rates will go up ▲



Greg McBride

[CFA, chief financial analyst](#), Bankrate.com

The Fed has lobbed the first verbal volley on inflation, but promised nothing, and they're sticking to the 'inflation is transitory' story. As long as market participants buy that, it'll keep rates low. But should doubts creep in, hold on to your hat.



Elizabeth Rose

Sales manager, AmCap Mortgage, Dallas, TX

Mortgage rates will be higher. There are plenty of reports coming up that could make for a wild market ride this week - upcoming GDP figures followed by PCE inflation data. Mortgage bonds have been on a slow move higher, helping home loan rates improve slightly but could come under pressure following the FOMC

meeting. I would be very happy taking today's rates as they are between an eighth and a quarter of a percent lower than this time last year.

50% say rates will go down

Ken H. Johnson

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

Ten-year Treasurys continue to decline steadily. World wide economic pessimism brought on by the pandemic has pushed large amounts of capital to the sidelines. This has led to correspondingly lower 30-year mortgage rates.

Dick Lepre

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

Rates will be driven not by the Fed, not by actual inflation, not by jobs, but by anxiety as to how long the upward trend in COVID cases will last. If this leads to another round of shutdowns, we may have another recession. Even if COVID cases subside and shutdowns are minimal, anxiety will persist. Anxiety drives money to fixed-income securities.

Jeff Lazerson

President, [MortgageGrader](#)

Mortgage rates could drop to another record low (again).

Robert Brusca

Chief economist, [Facts and Opinions Economics](#), New York

Lower.

Logan Mohtashami

Housing analyst, [HousingWire](#), Irvine, California

A lot of talking about the Fed, and the bond market so far is yawning at 1.26%, even with the talk of the taper. Remember, when QE1 ended, bond yields fell. When QE 2 ended, bond yields fell. When QE3 was tapering to the end, and it was finished, bond yields fell.

Economic growth is fine; we are early in the expansion, the data will slow down over time as this type of growth can't be sustained. The fiscal spending plans have been watered down through politics. We will eventually get a stock market correction at some point, and that




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can drive money into bonds and even take the 10-year yield below 1 percent with solid economic expansion data still with us.

30% say unchanged –

Joel Naroff

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

Flat. They should rise but the economic data

James Sahnger

Mortgage planner, C2 Financial Corporation, Jup

The Fed concluded their meeting today and economy has been improving, we still aren't down the road to recovery. Much is depende with the Delta variant causing a lot of proble meantime, look for rates to remain rangebound into next week while we await the employment report on Friday.

Michael Becker

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

Not much changed from the Fed statement at the conclusion of their two-day meeting from the statement at the end of the June meeting. There was one line about the economy making progress toward taper-target goals. But that doesn't appear to be enough to start a sell-off in bonds from concerns about the Federal Reserve tapering its bond purchases. I think the increase in the number of COVID cases from the Delta variant will keep rates low in the coming week. But I don't see them dropping further. Mortgage rates will be flat in the coming week.

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About the Bankrate.com Rate Trend Index

Bankrate's panel of experts is comprised of economists, mortgage bankers, mortgage brokers and other industry experts who provide residential first mortgages to consumers. Results from Bankrate.com's Mortgage Rate Trend Index are released each Thursday.

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ABOUT THE AUTHOR

About the author

Jeff Ostrowski writes about the U.S. housing market for [Bankrate](#). He has appeared on CNBC and numerous radio and television outlets to discuss his reporting about real estate trends.

Highlights

As the COVID-19 pandemic roiled the U.S. economy, Bankrate introduced the Housing Hardship Index to track which states were most affected by the economic slowdown transitioned into a housing market recovery. Bankrate also introduced the Heat Index to show which states are experiencing the most economic hardship.

Experience

Jeff has closely covered two nationwide real estate trends. Before joining Bankrate, he wrote about real estate for the *Palm Beach Post* and the *South Florida Business Journal*. Jeff serves on the board of the nonprofit National Association of Real Estate Editors. He twice has won gold awards in the group's journalism contest. His Bankrate coverage of housing affordability was honored in the most recent Best in Business awards from the Society for Advancing Business Editing and Writing.

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In the media

- [Yahoo Finance Live interviews Jeff Ostrowski about Best States to Retire index](#)
- [Bloomberg cites Bankrate's Best States to Retire index](#)
- [Ostrowski discusses the Housing Hardship Index on CNBC's Squawk Box](#)
- [FoxBusiness cites the Housing Heat Index](#)
- [Ostrowski discusses the hottest housing markets on Yahoo Finance Live](#)
- [Ostrowski discusses housing affordability on WGN radio](#)

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