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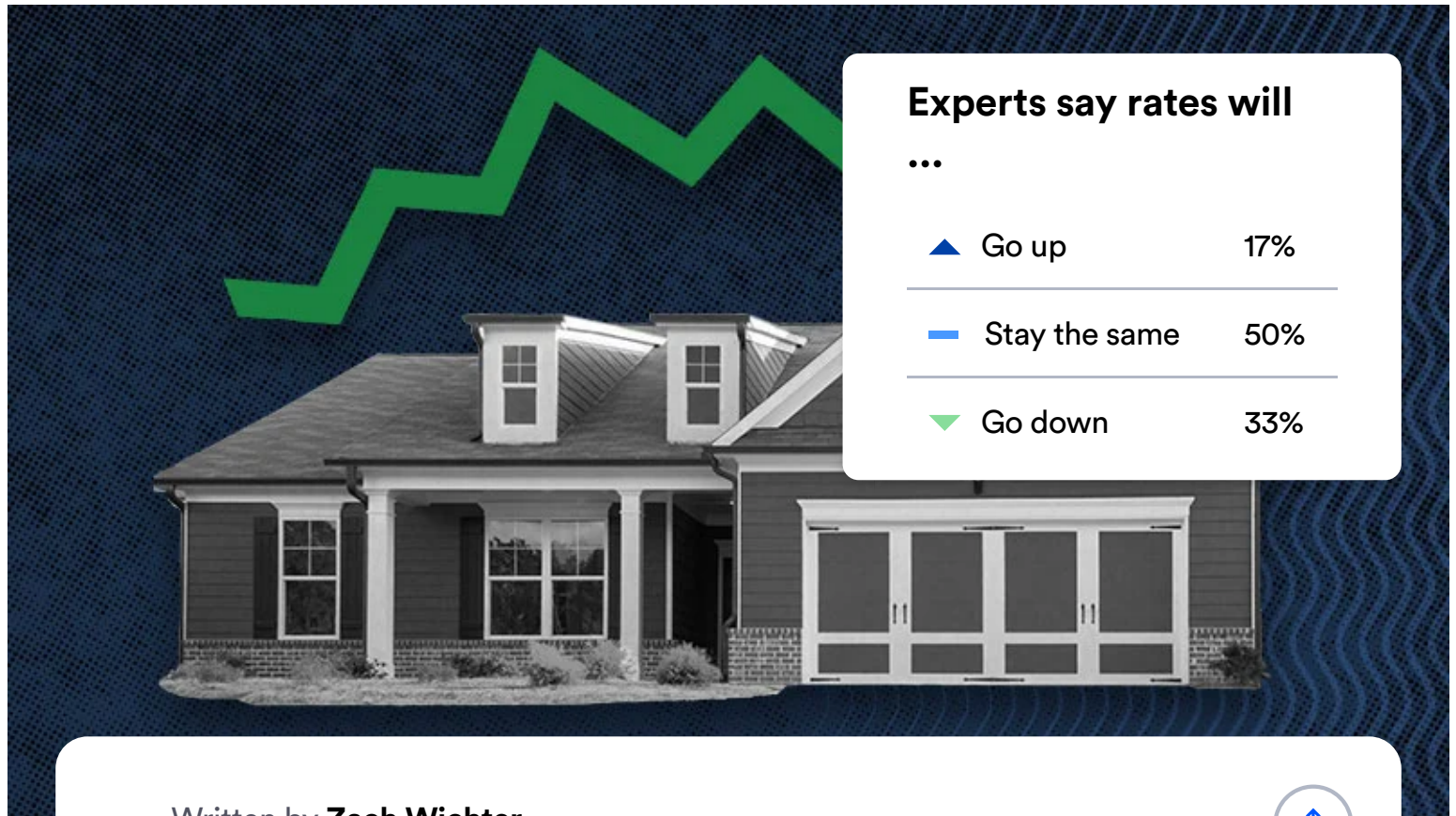
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Expert Poll: Mortgage Rate Trend Predictions For Aug. 26 - Sept. 1, 2021



Written by **Zach Wichter**



Aug. 25, 2021 / 5 min read

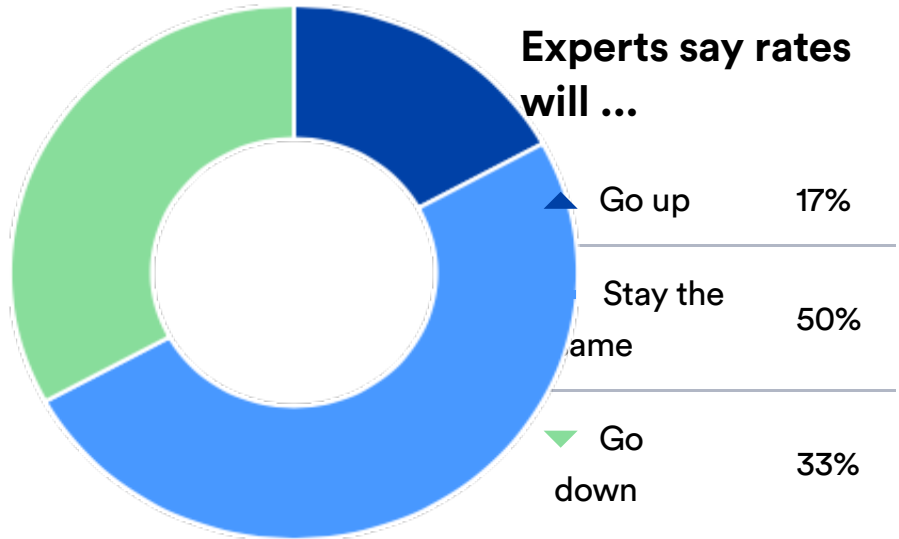
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Most mortgage experts expect rates to stay the same in the week ahead (Aug. 26 - Sept. 1). In response to Bankrate's weekly poll, 50 percent said rates hold steady, while another 33 percent said they would drop and just and another 17 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Aug 26 - Sep 1



Current Mortgage and Refinance Rates for August 2021

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<input type="button" value="Purchase"/> <input checked="" type="button" value="Refinance"/>	Zip ... 33431 Boca Rato...	Property Value \$406,250
Loan Amount \$325,000	Loan Term 30 year fixed ▼	Credit Score 740+ ▼

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Lender	APR ⓘ	Rate ⓘ	Mo. payment ⓘ
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2.74% 2.17% \$1,000

30 Year Fixed **2.34%** **2.13%** **\$1,222** **Next**
 Aug 27, 2021 Points: 1.936 Fees: \$9,427
 NMLS: #1374724
 ★ ★ ★ ★ ☆ (4.8)

30 Year Fixed **2.35%** **2.19%** **\$1,232** **Next**
 Aug 27, 2021 Points: 1.647 Fees: \$7,097
 NMLS: #2113062
 ★ ★ ★ ★ ★ (5)

30 Year Fixed **2.39%** **2.25%** **\$1,242** **Next**
 Aug 27, 2021 Points: 1.809 Fees: \$5,879
 NMLS: #330511
 ★ ★ ★ ★ ☆ (4.2)

30 Year Fixed **2.43%** **2.25%** **\$1,242** **Next**
 Aug 27, 2021 Points: 1.934 Fees: \$7,775
 NMLS: #117375
 ★ ★ ★ ★ ★ (5)

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“ The markets are bored out of their mind that people are trading fake rocks and jpe

— Logan Mohtashami, HousingWire

17% say rates will go up ▲

Dick Lepre photo

Dick Lepre

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

Trend: Higher. 1) Fear of inflation drives rates up. 2) Covid cases may have peaked. This means more economic activity and will drive rates up. 3) The spending bill will translate into significantly more Treasury borrowing which should send Treasury and MBS yields higher. 4) If Powell signals a taper in Jackson Hole, rates will rise.

Nancy Vanden Houton, CFA photo

Nancy Vanden Houton, CFA

CFA, Senior Research Analyst, Stone & McCarthy Research Associates, New York, NY

Higher.

33% say rates will go down ▼



Jeff Lazerson photo

Jeff Lazerson

President, [MortgageGrader](#)

Down. Afghanistan is getting worse and becoming much more distracting along with Delta variant COVID-19. Consumers don't spend as much when distracted. Slower means lower (rates).

Ken H. Johnson photo

Ken H. Johnson

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

Marginally lower rates over the next few weeks. Increased uncertainty over the recent surge in COVID is creating significant business risk. Additionally, 10-year Treasury yields remain sluggish hovering between 1.2 percent and 1.3 percent. These two will result in 30-year mortgage rates staying in a narrow range this week: high 2s to low 3s. Fed Chair Powell, however, should break this log jam later this week when speaks in Jackson Hole. Given the COVID surge, Powell will probably remain conservative on policy changes and push off any immediate decisions on tapering, which will result in marginally lower rates over the next few weeks.

*Greg McBride photo***Greg McBride**CFA, [chief financial analyst](#), Bankrate.com

Vote: Down. If Powell's speech Friday indicates the taper timeline is still in flux and no decisions have been made, concerns about impact of the virus on the economic recovery will bring bond yields and mortgage rates a bit lower.

*Robert Brusca photo***Robert Brusca**Chief economist, [Facts and Opinions Economics](#), New York

Lower.

50% say unchanged —

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

Rates should hold steady this week although Friday could be an interesting day if Fed chairman Powell signals the start of tapering. Since I don't believe that will be the case, rates should remain in a narrow range well into September before the Fed signals whether or not they will begin to taper at their November meeting.

Les Parker photo

Les Parker

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

Mortgage rates go nowhere. Here's a parody based on the 1970 Chicago hit, "25 or 6 to 4." "Searching for something to trade; Waiting for the break from Jay; Tapering or stick with more." If he speaks like a dove, then look for the bears to awake and mortgage rates to rise. If he meets market expectations, then the trend to lower rates stays in place. Regardless, watch the fireworks show when Jay speaks Friday at 10 a.m. ET.

Joel Naroff photo

Joel Naroff

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

Flat. Who knows what Powell will say and how the markets will react.

Mitch Ohlbaum photo

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year Treasury is trading at 1.310 percent, which has been trading in a narrow range for the last 30 days and has had a bumpy ride down for the last 90 days from around 1.6 percent. All of the anticipation is coming from the Fed Meeting later this week about the tapering of the Fed bond buying program and my bet is that Chairman Powell will take a wait and see approach. There really is no other way to play this without more data about the U.S. and global economies.

Elizabeth Rose photo

Elizabeth Rose

Sales manager, AmCap Mortgage, Dallas, TX

Mortgage rates will be unchanged. Despite the grave uncertainty taking place in Afghanistan, mortgage bonds are not reacting in typical fashion to the negative news. Bonds have been moving lower, breaking below support and Treasuries are on the rise. In turn, this causes mortgage rates to rise. In addition to geo-political events, the Fed begins their virtual Jackson Hole meeting today. Any comments coming from Jackson Hole could sway the markets either direction. As long as bonds can maintain current levels and not breach the next support level, rates will remain the same. These are volatile times and locking your interest rate is wise.

Logan Mohtashami photo

Logan Mohtashami

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

Unchanged. The 10-year yield has been stuck under 1.40 percent for some time, the economic data is fine, the Delta variant cases look like it's in the early stages of rolling over, and we are getting more new Americans vaccinated. The stock market hasn't had a correction since March of 2020, and the St. Louis Financial Stress Index is near all-time lows. This won't last forever, but to be dead honest, the markets are bored out of their mind that people are trading fake rocks and jpegs.



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

Zach Wichter is a mortgage reporter at Bankrate. He previously worked on the Business desk at The New York Times where he won a Loeb Award for breaking news, and covered aviation for [The Points Guy](#). He also worked in production on Dateline NBC and wrote anchor copy for New York 1. He graduated from Northwestern University with a Bachelor's degree in Journalism in 2013. As president of his co-op board in Queens (it's like a condo board, but more New York-y), Zach is constantly thinking about real estate and dealing with issues of homeownership, HOA-style house rules and mortgage eligibility.

Highlights

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.

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