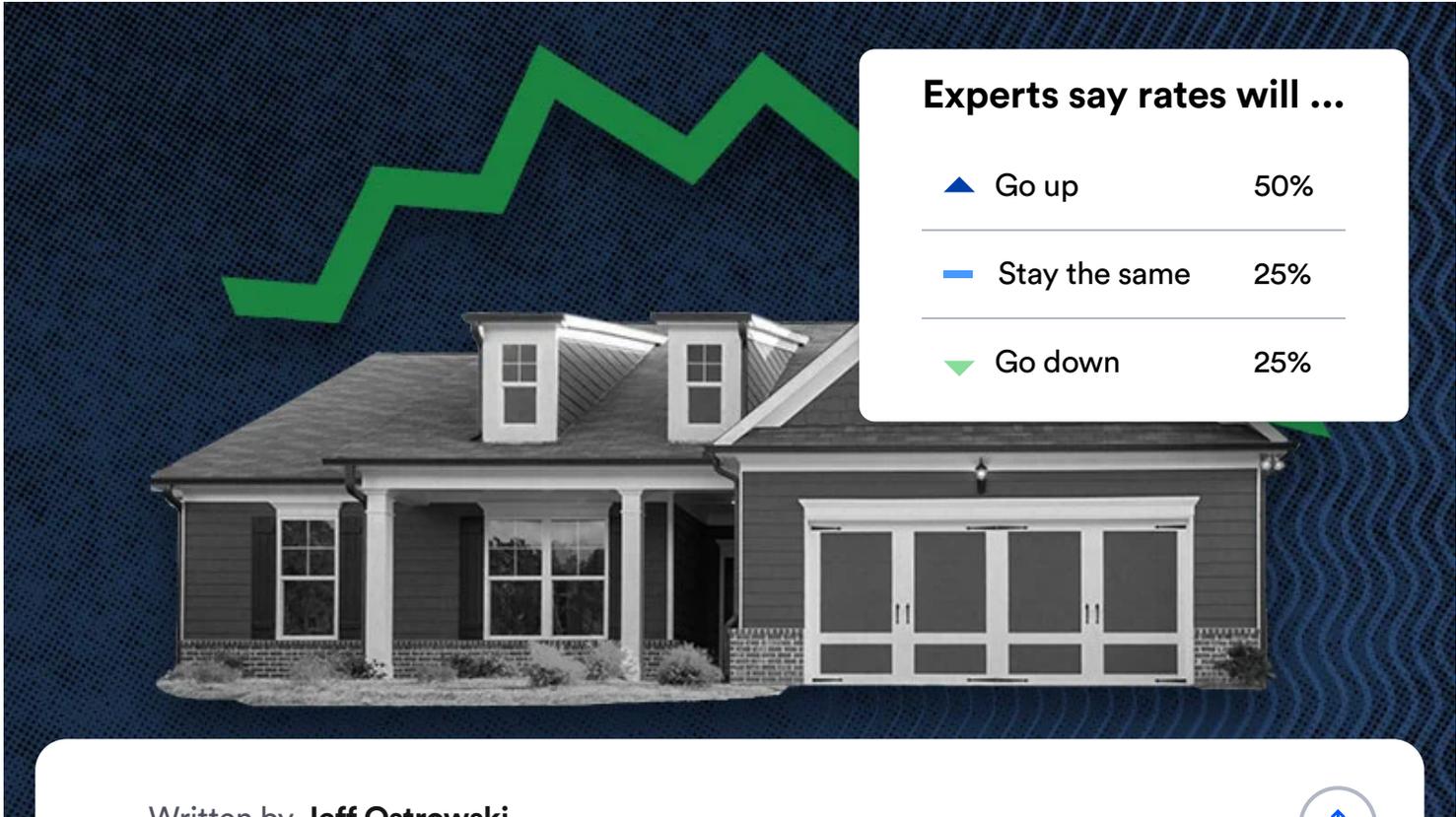


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Nov. 18-24, 2021



Written by **Jeff Ostrowski**



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Mortgage experts mostly expect rates to rise in the coming week (Nov. 18-24). In response to Bankrate's weekly poll, 50 percent said rates will go up. Meanwhile, 25 percent said they would drop and a quarter predicted rates will hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Nov 18 - 24



Experts say rates will ...

▲ Go up	50%
■ Stay the same	25%
▼ Go down	25%

Current Mortgage Rates for November 2021

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<input type="button" value="Purchase"/> <input checked="" type="button" value="Refinance"/>	Zip C... 33436 Boynton Be...	Property Value \$ 406,250
Loan Amount \$ 325,000	Loan Term 30 year fixed ▼	Credit Score 740+ ▼

Show more options 

Lender	APR 	Rate 	Mo. payment 	
30 Year Fixed NMLS: #75597	2.64% Nov 18, 2021	2.50% Points: 1.758	\$1,284 Fees: \$5,713	Next
30 Year Fixed NMLS: #1374724 	2.68% Nov 18, 2021	2.50% Points: 1.426	\$1,284 Fees: \$7,505	Next
30 Year Fixed NMLS: #664689 	2.68% Nov 18, 2021	2.50% Points: 1.969	\$1,284 Fees: \$7,389	Next
30 Year Fixed NMLS: #473163 	2.68% Nov 18, 2021	2.50% Points: 1.803	\$1,284 Fees: \$7,569	Next

1 - 4 of 23  



If you're shopping for a mortgage, I wouldn't wait to see what Santa will leave under the tree. It may still be stuck in a container in the Pacific. Take what you can get now.

— James Sahnger, C2 Financial Corp.



50% say rates will go up ▲



Joel Naroff

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

Up -- up, up and away.



Ken H. Johnson

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

Two things are driving mortgage rates right now. First, it is becoming clear that inflation is not transitory. Second, the Fed is clearing up its messaging about the tapering process. Both are leading to higher 10-year Treasury rates. Market fundamentals are kicking in now; long-term mortgage rates will move up this week.



Greg McBride

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

Inflation and a looming Fed chair announcement are the main factors at play for mortgage rates as we head into the Thanksgiving holiday.



Robert Brusca

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

Higher.



Gordon Miller

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

Inflation is the key to the near-term direction of mortgage rates. The markets want to push rates higher while the Fed thinks inflation is transitory and does not require rate hikes anytime soon. Expect volatility while we battle this tug of war with this week's early trends, indicating a slight rise for the week.



Nancy Vanden Houton, CFA

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

Higher.

25% say rates will go down

Les Parker

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

Here's a parody based on the 1992 REM hit "Man On The Moon": "If you believed they put a man on the moon; Man on the moon; If you believe there's nothing up Fed's sleeve; Then nothing is cool." The market anticipates Powell's reappointment this week. Forecasters continue to downgrade their GDP estimates for 2022 while boosting their inflation outlook. Indeed, rates can move up or down, but the edge goes to lower rates.

Logan Mohtashami

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

Here we are again testing the 1.6 percent to 1.64 percent level on the 10-year yield, currently at 1.62 percent. We haven't really tested the 1.75 percent level in a while; if that level could break, rates have legs to move higher. However, we haven't been able to do that yet, even with the hotter inflation data. Keep an eye out on the 10-year yield over the next few days. If we don't push higher from these levels, most likely, we can see bonds rally and send yields lower.

Jeff Lazerson

President, [MortgageGrader](#)

Supply chain and the labor pool are erratic. It's hard for the economy to expand.

25% say unchanged –

Dick Lepre

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

Treasury and mortgage markets are being pulled by two separate forces – inflation, which pushes rates higher, and concern that COVID will continue to hurt GDP and jobs causing flight-to-quality buying, which pushes rates lower.

Michael Becker

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

Mortgage rates spiked over the last week after dropping over the previous two weeks. The selloff in bonds that led to higher rates started with the consumer price index report showing inflation rising at a 6.2 percent annual rate. This was the highest inflation reading in 30 years. However, it does look like the selloff has run its course for now. So I expect mortgage rates to be flat in the coming week.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Since the beginning of October, the 10-year Treasury has traded above 1.60 percent 15 days. After dropping to 1.41 percent last week, it rebounded to 1.64 percent yesterday and had seemed poised to run higher from renewed concerns about inflation. We may have another run lower in rates for a brief period but following last week's confirmation that everything -- energy, food, automobiles and housing -- has been on a missile ride in year-over-year price comparisons, don't look for rates to hang out lower for long. If you're shopping for a mortgage, I wouldn't wait to see what Santa will leave under the tree. It may still be stuck in a container in the Pacific. Take what you can get now.

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, Jeff created Bankrate's Housing Hardship Index to track which states were being hit the hardest by the crisis. As the economic slowdown transitioned into a housing boom, Jeff created Bankrate's Housing Heat Index to show which states are experiencing the most robust real estate economies.

Experience

Jeff has closely covered two nationwide housing booms and one devastating bust. Before joining Bankrate, he wrote about real estate, business and the economy 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.

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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