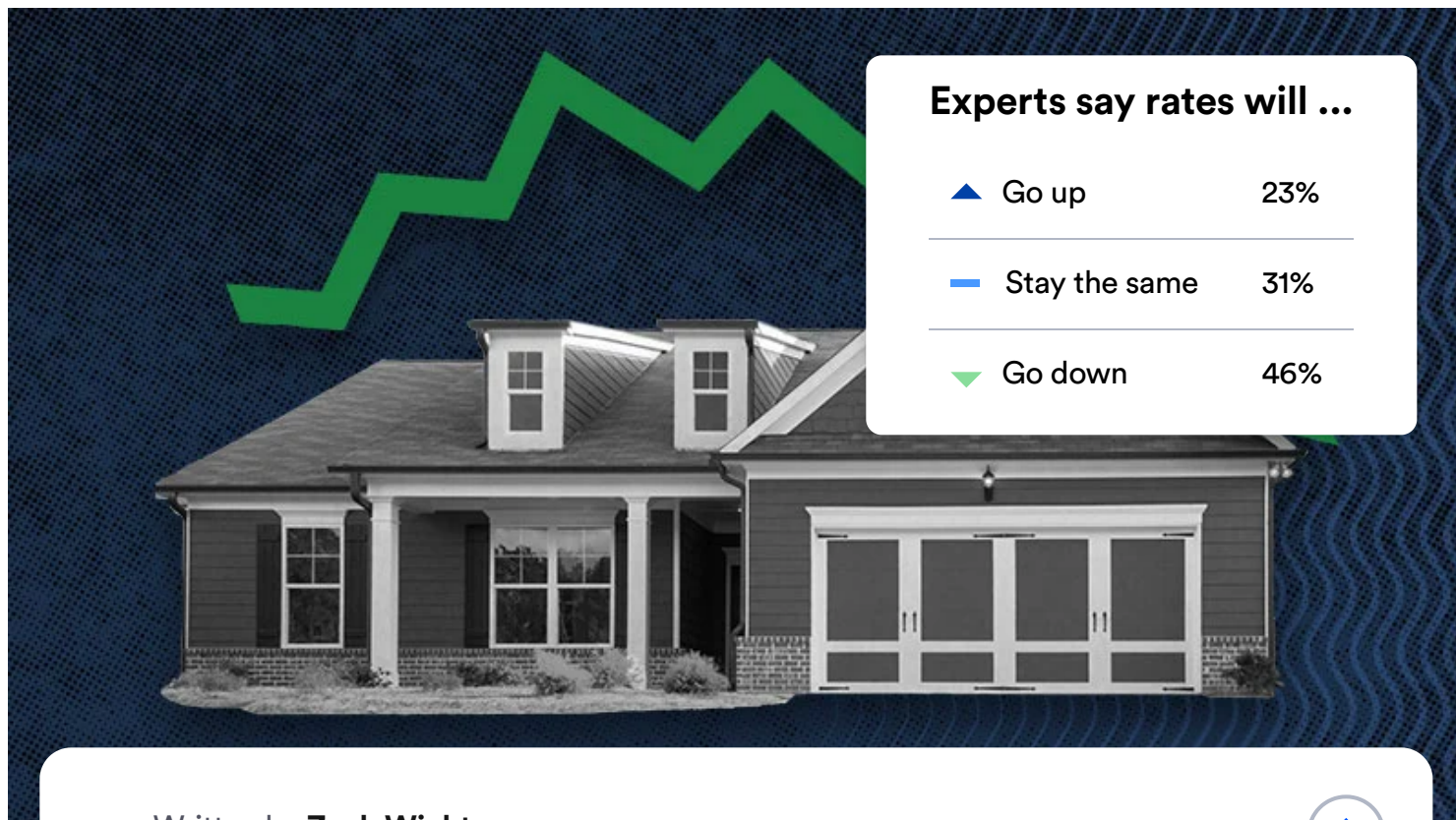


# Expert Poll: Mortgage Rate Trend Predictions For Jan. 13-19, 2022



Written by **Zach Wichter**



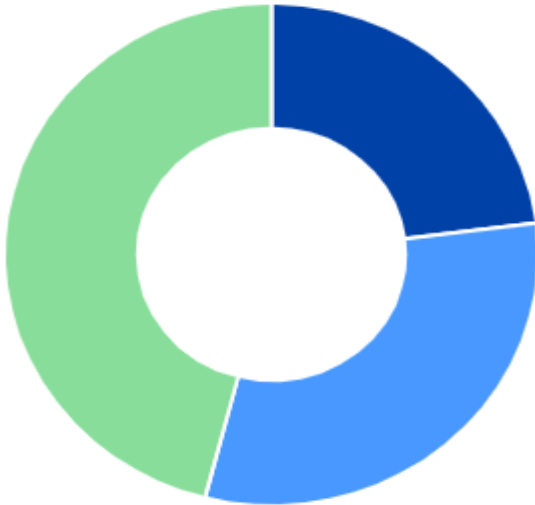
Jan. 12, 2022 / 5 min read

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Mortgage experts are split over where rates are headed in the coming week (Jan. 13-19). In response to Bankrate's weekly poll, 46 percent said rates will fall. Meanwhile, 31 percent said they would remain the same and just 23 percent predicted they would rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

## Experts predict where mortgage rates are headed

Week of Jan 13 - 19



### Experts say rates will ...








▲ Go up	23%
■ Stay the same	31%
▼ Go down	46%

# Current Mortgage Rates for January 2022

[Advertiser Disclosure](#)

<b>Purchase</b> <b>Refinance</b>	Zip C... <b>33431</b> Boca Raton,...	Property Value <b>\$ 406,250</b>
Loan Amount <b>\$ 325,000</b>	Loan Term <b>30 year fixed</b>	Credit Score <b>740+</b>

Show more options 

Lender	APR 	Rate 	Mo. payment 	
30 Year Fixed NMLS: #2113062  (4.9)	<b>2.86%</b> Jan 13, 2022	<b>2.69%</b> Points: 1.717	<b>\$1,316</b> Fees: \$7,125	Next
30 Year Fixed NMLS: #1374724  (4.8)	<b>2.92%</b> Jan 13, 2022	<b>2.75%</b> Points: 1.407	<b>\$1,327</b> Fees: \$7,344	Next
30 Year Fixed NMLS: #473163  (5)	<b>2.94%</b> Jan 13, 2022	<b>2.75%</b> Points: 1.592	<b>\$1,327</b> Fees: \$7,884	Next
30 Year Fixed NMLS: #244476  (4.8)	<b>3.12%</b> Jan 13, 2022	<b>2.99%</b> Points: 1.531	<b>\$1,369</b> Fees: \$5,174	Next

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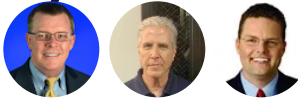
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**Powell talks tough.**

— Joel Naroff, Naroff Economic Advisors

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## 23% say rates will go up ▲



### **Ken H. Johnson**

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

10-year Treasury notes are rising quickly and so are long-term mortgage rates. Barring unforeseen federal government intervention with programs such as Build Back Better, mortgage rates will continue to rise for the foreseeable future. Long-term mortgage rates will increase next week.



### **Gordon Miller**

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

This week is totally dependent on two big inflation reports and the corresponding pressure on the Fed to tighten if the numbers come back strong. Rates are trying to continue to move higher so be careful in assessing your mortgage needs these next few weeks.



### **Derek Egeberg**

Certified mortgage planning specialist and branch manager, Academy Mortgage, Yuma, Arizona

Higher. Rates have slipped out from under us. Like standing on a sandy beach as the wave flows back out pulling the sand out from under your foot with it. We all know what that feels like. Look for that continual erosion sending rates towards 4 percent by the end of the year.

## 46% say rates will go down ▼

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### **Joel Naroff**

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

Down. Powell talks tough.

### **Jeff Lazerson**

President, [MortgageGrader](#)

Down. Omicron chaos.

## **Nancy Vanden Houton, CFA**

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

Lower.

## **Logan Mohtashami**

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

Lower. A real big test for the 10-year yield is happening right now. We shot up toward the 1.75 percent level and even got as high as 1.80 percent, but even with the hot economic data and CPI inflation running at 7 percent year-over-year, bond yields are falling from that 1.80 level, currently at 1.72 percent. We have had a very hard time breaking above this area, regardless of the economic data. Even with the Fed taper talk and rate hikes, so far we haven't cracked this level. Keep an eye on the 10-year yield this week because after the big sell-off in bonds, some buyers will come in if this level doesn't break for a trade.

## **Les Parker**

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

Mortgage rates go down. Here's a parody based on "A Whole New World" from Disney's 1992 hit movie, "Aladdin." "A whole new world; A new bear market point of view; No one to tell bears, 'no,' or where to go; Or say they're only dreaming." The long-term trend points to higher mortgage rates, but after a rapid rise over the last four weeks, expect a drop in rates this week.

## **James Sahnger**

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Down. After getting beaten up and hitting the highest yields in the last two years, look for rates to take a bit of a break over the next week. The technicals point to rates trading down and we'll take it. CPI was released Wednesday and all one can say is WOW. Consumer inflation was above expectations at 0.5 percent for December and a whopping 7.0 percent year-over-year. Core inflation was a little lower after stripping out food and energy prices and came in 0.5 percent for the month and 5.5 percent year over year. For anyone that can remember back to 1982, that is when inflation was last at these levels. While we may have matched the inflation numbers, the average offered 30-year fixed-rate mortgage in comparison was at 14.80 percent and also commanded 2.0 percent in points for that lovely rate! Makes today's rates of just over 3.00 percent downright divine.

**31% say unchanged –**

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## **Dick Lepre**

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

Trend: Flat. Having increased dramatically even in the face of a sharp spike in Covid cases, rates should park where they are for a couple of weeks.

## **Greg McBride**

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

Vote: Unchanged. Rates have soared since the beginning of the year and will now level out as investors catch their breath and reassess the outlook for interest rates, the Fed, and inflation.

## **Michael Becker**

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

After last week's big bond selloff to start the year, Treasurys and mortgage-backed securities are rallying a bit. This is more of a pause or consolidation in bond prices than a long-term trend. I think this pause will last into the coming week and mortgage rates will be flat. Longer term the trend is still for higher mortgage rates.

## **Mitch Ohlbaum**

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year is trading at 1.72 percent, which is only up 0.05 percent from last week. This, despite the CPI coming in at 7.0 percent for the year with December bringing in 0.5 percent alone and reaching a number we haven't seen since 1980! This small change in the 10-year confirms what I said last week, which is the market already factored in the upcoming increases from the Fed. I still believe that a measurable portion of the inflation is still transitory and as COVID settles so will the supply chain and with it inflation.

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.

## In the media

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



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