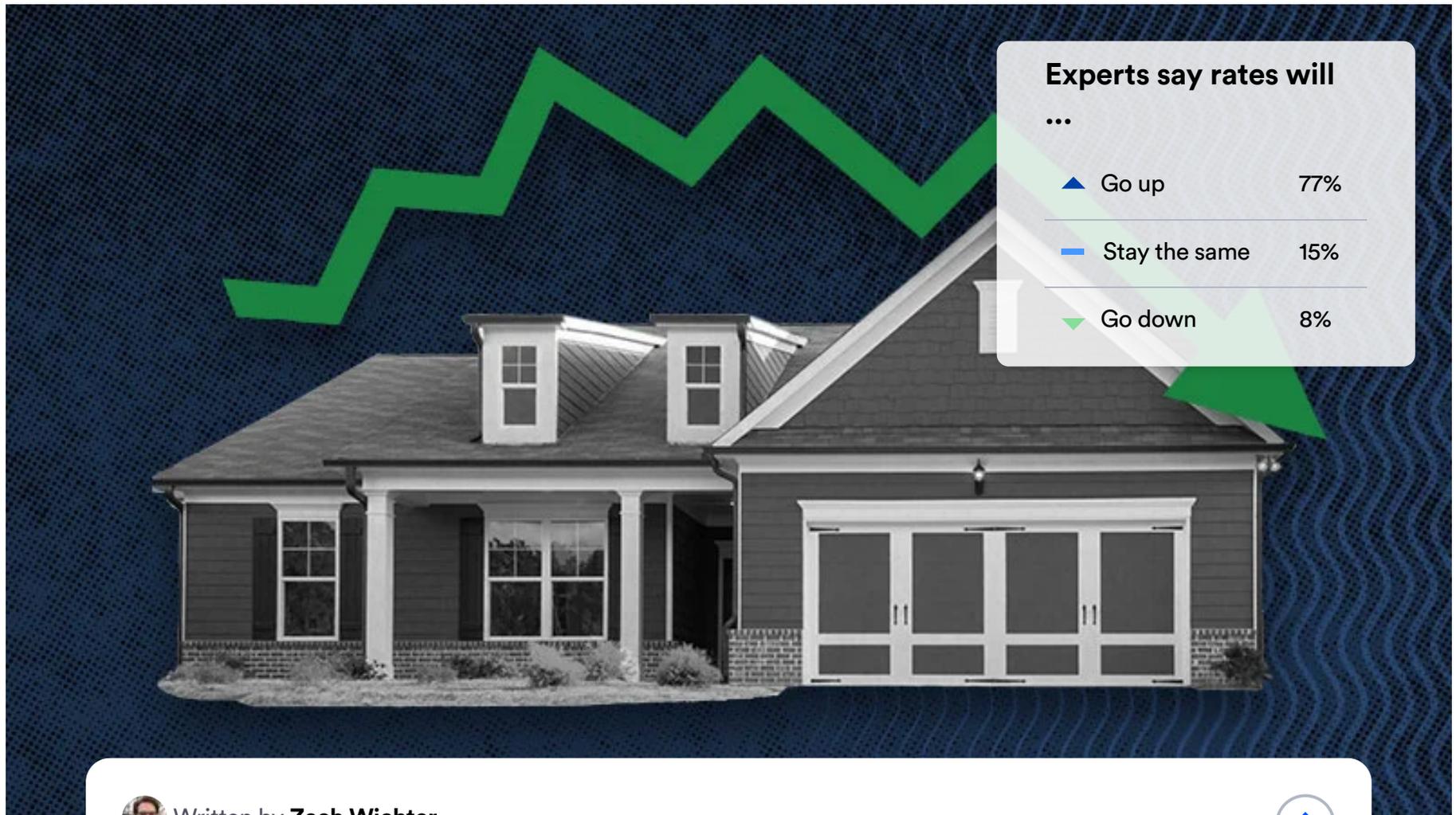


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Feb. 10-16, 2022



Experts say rates will ...

▲ Go up	77%
▬ Stay the same	15%
▼ Go down	8%



Written by **Zach Wichter**



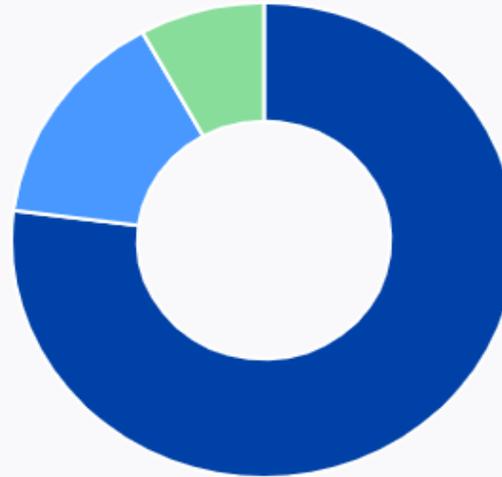
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Mortgage experts mostly think rates will rise in the coming week (Feb. 10-16). In response to Bankrate's weekly poll, 77 percent said rates are headed higher. Meanwhile, 15 percent said they would remain the same and just 8 percent predicted they would fall. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Feb 10 - 16



Experts say rates will ...

▲ Go up	77%
■ Stay the same	15%
▼ Go down	8%

Current Mortgage Rates for February 2022

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Purchase

Refinance

Zip Code

32255

Jacksonville, FL



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: #2113062  (4.8)	3.38% Feb 10, 2022	3.19% Points: 1.954	\$1,403 Fees: \$7,895 Next
30 Year Fixed NMLS: #1374724  (4.8)	3.40% Feb 10, 2022	3.19% Points: 1.867	\$1,404 Fees: \$8,689 Next
30 Year Fixed NMLS: #7872  (4.5)	3.49% Feb 10, 2022	3.37% Points: 1.5	\$1,435 Fees: \$4,875 Next
30 Year Fixed NMLS: #473163  (5)	3.49% Feb 10, 2022	3.25% Points: 1.921	\$1,414 Fees: \$9,453 Next

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Don't overthink it this week. Wall Street is back to risk-on so mortgage rates rise.

— Dan Green, Homebuyer.Com



77% say rates will go up ▲



Ken H. Johnson

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

As the Fed continues to pull back from its support in the financial markets because of worries over stoking inflation, the yield on 10-year Treasuries will continue to increase. Thus, this week's mortgage rate prediction is a no-brainer. Long-term mortgage rates (15 and 30 year) will increase in the coming week.



Gordon Miller

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

A stronger than expected jobs number last Friday not only left economists stunned but also signals liftoff to the Fed and rate hikes. Mortgage rates will likely drift higher as the market now guesses at the size of the rate hike in March. At this stage I believe you will see lower rates the second half of the year as the economy shows signs of curbing inflation and pandemic related disruptions begin to normalize.



Joel Naroff

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

Rise. Slow but steady increases ahead.



Dick Lepre

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

Trend: Higher. 30 year fixed-rate mortgages are averaging 3.87 percent with 0.4 points. This is the highest since October 2019. Fear of inflation is rising while fear of COVID is waning. At this point it's all about inflation.



Dan Green

CEO, [Homebuyer.com](#), Austin, Texas

Up. Don't overthink it this week. Wall Street is back to risk-on so mortgage rates rise.



Greg McBride

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

Vote: Up. Strong labor markets, surging inflation, and all signs pointing to more aggressive action by the Fed and other global central banks continue to push bond yields and mortgage rates higher. At some point, foreign demand for the relatively higher yields on U.S. debt will exert some gravitational pull to restrain the climb, but it hasn't happened yet.



Robert Brusca

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

Higher.



Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX

Rates – higher. As inflation goes, so go mortgage rates. Inflation data rolls out this week and many are looking for a lower reading. If so, we could see some improvement in mortgage rates. I think it may be another month or two before we see lower readings. And I would not be surprised to see a higher reading this week, and if so, rates would move higher.



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Up. The 10-year is currently trading at 1.927 percent, which is a substantial bump from last week when we were at 1.749 percent. Everyone is waiting to see the inflation report, which will be Thursday. The stock market has bounced back with some strong earnings, helping bonds stabilize. It would be unusual for the 10-year to break through the 2.0 percent market unless there is very compelling news to boost rates. The Fed is sitting tight on rates for the moment they are also waiting for more economic data.



Michael Becker

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

With a better than expected nonfarm payroll report last week, and a CPI or consumer price index number expected to show rising inflation, mortgage rates continue to rise. I expect that to continue unless there is a surprise in upcoming economic data. Mortgage rates will be higher in the coming week.

8% say rates will go down ▼

Les Parker

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

Mortgage rates go down. Here's a parody based on "Gonna Fly Now," also known as "Theme from Rocky." "Gonna fly now, yields rise now; Gonna fly, fly, fly; Bond bull's ready to make a move, yeah; Bond bull's ready, it just can't lose, yeah." With the declining breakeven in bond yields minus Inflation-protected bonds and rising real rates, the market anticipates LOWER inflation and stable growth.

15% say unchanged —

Jeff Lazerson

President, [MortgageGrader](#)

Unchanged.

Logan Mohtashami

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

Unchanged. We had a big move in bond yields after the much better-expected jobs report last Friday. We finally closed above 1.94 percent on the 10-year yield at 1.96 percent, a key level for all my economic work for years now. However, we haven't seen much follow-through in selling, and bond yields have fallen back to 1.91 percent as of this second. Global yields rising is a must for our 10-year yield to crack above 1.94 percent and head much higher. The CPI report is up next on the economic data front; keep an eye out on 10-year yield after that report.

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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

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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