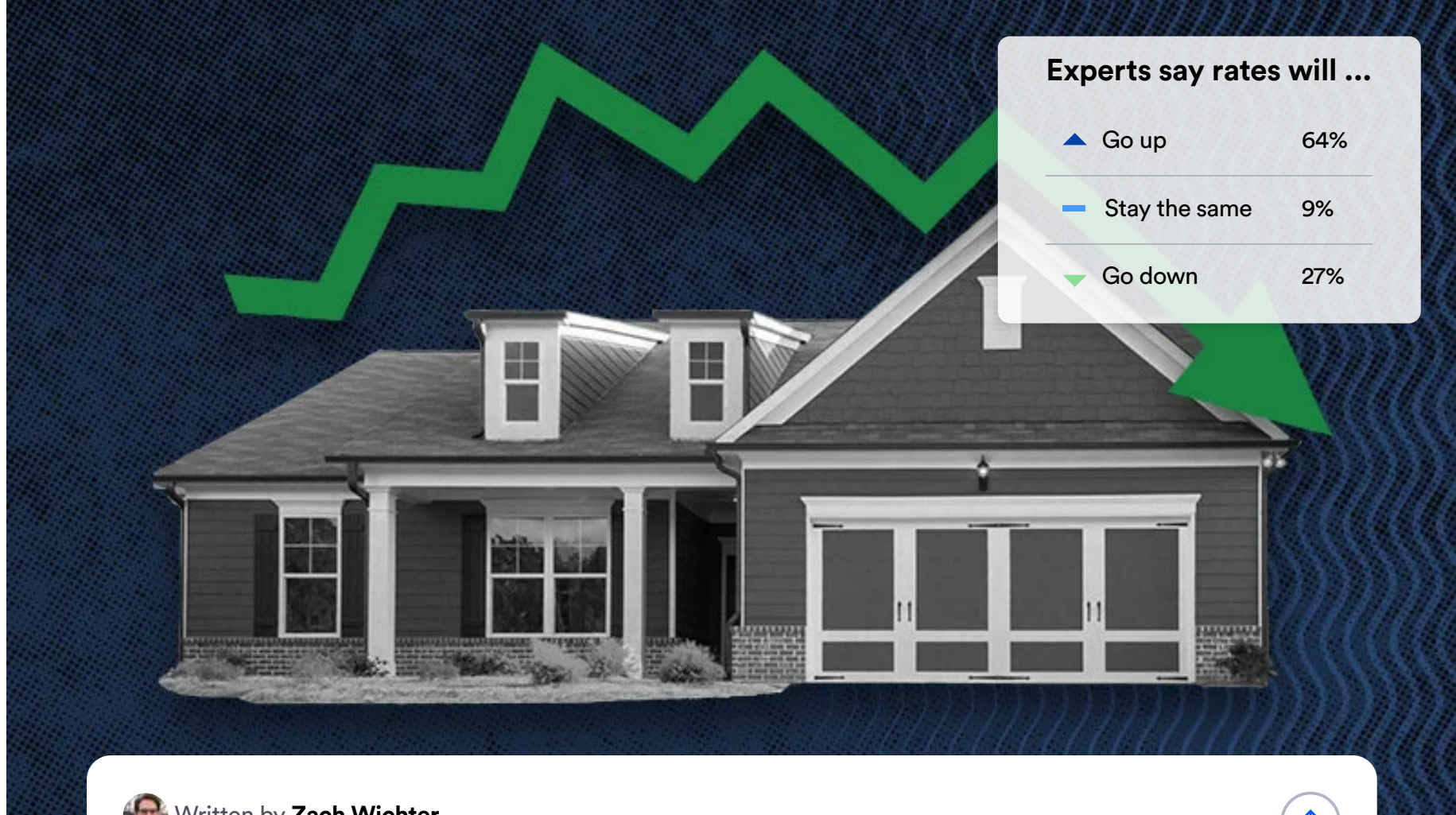


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Feb. 24 - March 2, 2022



Experts say rates will ...	
▲ Go up	64%
▬ Stay the same	9%
▼ Go down	27%



Written by **Zach Wichter**

Feb. 23, 2022 / 5 min read



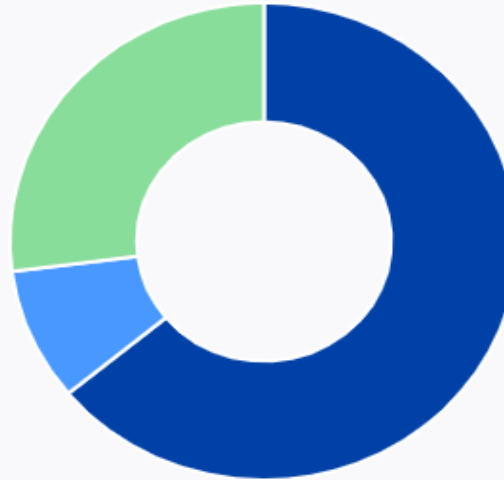
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Mortgage experts mostly think rates will rise in the coming week (Feb. 24 - March 2). In response to Bankrate's weekly poll, 64 percent said rates are headed higher. Meanwhile, 27 percent said they would fall and just 9 percent predicted they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Feb 24 - Mar 2



Experts say rates will ...

- ▲ Go up 64%
- Stay the same 9%
- ▼ Go down 27%

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+ ▼	

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Lender	APR ⓘ	Rate ⓘ	Mo. payment ⓘ	
30 Year Fixed NMLS: #7872 ★★★★☆ ⓘ (4.5)	3.37% Feb 24, 2022	3.24% Points: 1.625	\$1,413 Fees: \$5,281	Next

30 Year Fixed
NMLS: #2113062



(4.9)

3.43%

Feb 24, 2022

3.25%

Points: 1.754

\$1,414

Fees: \$7,245

Next

30 Year Fixed
NMLS: #473163



(5)

3.44%

Feb 24, 2022

3.25%

Points: 1.649

\$1,414

Fees: \$7,569

Next

30 Year Fixed
NMLS: #1374724



(4.8)

3.45%

Feb 24, 2022

3.25%

Points: 1.675

\$1,414

Fees: \$8,315

Next

1 - 4 of 30



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“

The Russia-Ukraine situation has contributed to additional volatility in financial markets, but may

also contribute to additional inflationary pressures.

— Greg McBride, Bankrate



64% say rates will go up ▲



Ken H. Johnson

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

It is strange how uncertainty over potential strife between Russia and Ukraine can impact long-term mortgage rates. An invasion by Russia should trigger a flight to safety from equities to 10-year Treasury notes. The surge in demand for these notes will then drive prices up and yields down resulting in lower long-term mortgage rates. On the other hand, if Russia pulls back, the flight to safety by equity investors should be mitigated and long-term rates will continue their upward march. It is really a flip of a coin for next week's mortgage rate prediction at this point. Long-term mortgage rates will increase in the coming week.



Jeff Lazerson

President, [MortgageGrader](#)

Up. War hurts the economy badly.

Dick Lepre



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

Trend: Higher. Any sanctions of Russia will restrict supply and drive prices higher. Sanctions are a sign that diplomacy failed. Worse yet the uncertainty created by Russia/Ukraine may delay necessary Fed hikes and the decrease in M2 needed to stem inflation.



Robert Brusca

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

Higher!!



Joel Naroff

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

Up. Putin's revenge.



Greg McBride

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

Vote: Up. The Russia-Ukraine situation has contributed to additional volatility in financial markets, but may also contribute to additional inflationary pressures.



Michael Becker

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

Concern about war in Ukraine seems to be fading and with it the flight to safety trade that helped rally Treasuries and mortgage rates the last few days. I think markets will return to focusing on inflation and what the Federal Reserve will do in the coming week, resulting in higher mortgage rates.

27% 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 Taylor Swift's 2008 hit, "Picture to Burn." "So watch Joe strike a match on all his wasted time; As far as he's concerned, Putin's just another Picture To Burn." The bears are losing their grip on the 10-year Treasury yield. Mortgage rates will drift lower, but it depends on how oil and copper read the Ukrainian situation.

Nancy Vanden Houton, CFA

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

Lower.

Dan Green

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

Down. Rate shoppers rejoice! It's a good week to finally put that offer in.

9% say unchanged —

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

No change for this week. The 10-year is about the same as two weeks ago and is trading at 1.975 percent. It would take some solid economic news for the 10-year to bump over the 2.0 percent mark. On one side you have the potential Russia-Ukraine conflict (or invasion), which would potentially drive rates down. On the other side, you have existing home sales that came in well above expectations (December to January – 6.5mm vs 6.1mm), inventory dropped to a record low, the median price increased a whopping 15 percent (on an annual basis). Neither of these are a surprise if you have been shopping for a home. The Fed and the market are watching earnings and inflation closely.

The Bankrate logo is displayed in white text on a dark background. The background features a pattern of white, overlapping, wavy lines that create a sense of motion and depth.

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](#)

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