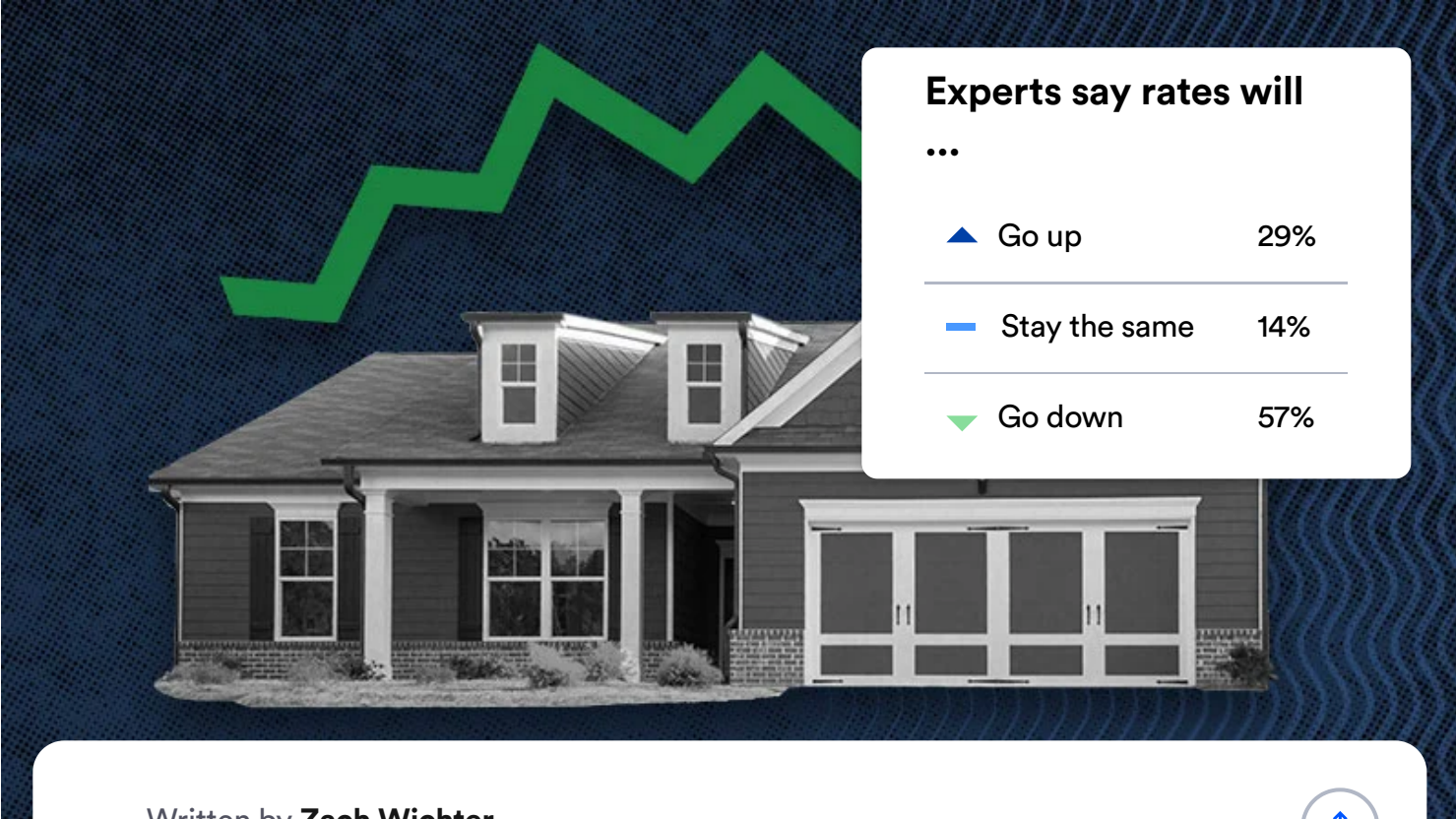


Expert Poll: Mortgage Rate Trend Predictions For March 3-9, 2022 | Bankrate



Written by **Zach Wichter**



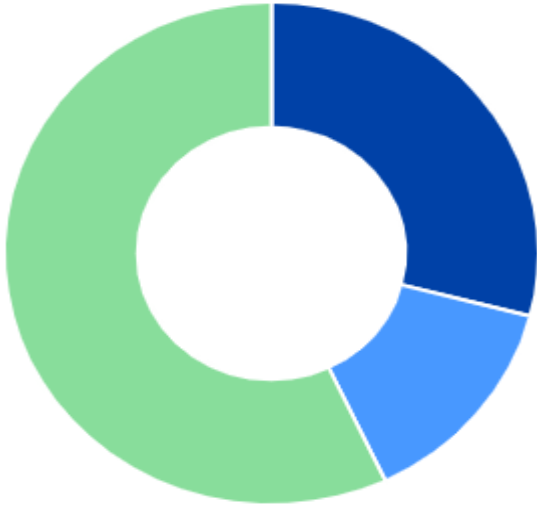
March 2, 2022 / 5 min read

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Mortgage experts mostly think rates will fall in the coming week (March 3-9). In response to Bankrate's weekly poll, 57 percent said rates are headed lower. Meanwhile, 29 percent said they would rise and just 14 percent predicted they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

Experts predict where mortgage rates are headed

Week of Mar 3 - 9



Experts say rates will ...












▲ Go up	29%
■ Stay the same	14%
▼ Go down	57%

Current Mortgage Rates for March 2022

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Purchase Refinance	Zip C... 33431 Boca Raton...	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: #473163   (5)	3.34% Mar 3, 2022	3.13% Points: 1.94	\$1,392 Fees: \$8,715	Next
30 Year Fixed NMLS: #7872   (4.5)	3.41% Mar 3, 2022	3.24% Points: 2	\$1,413 Fees: \$6,500	Next
30 Year Fixed NMLS: #1374724   (4.8)	3.41% Mar 3, 2022	3.25% Points: 1.166	\$1,414 Fees: \$6,667	Next
30 Year Fixed NMLS: #2113062   (4.8)	3.43% Mar 3, 2022	3.25% Points: 1.699	\$1,414 Fees: \$7,066	Next

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We had a massive move in the 10-year yield lower due to the conflict in Ukraine.

— Logan Mohtashami, HousingWire

”

29% say rates will go up ▲



Derek Egeberg

Certified mortgage planning specialist and branch manager, [Academy Mortgage](#), Yuma, Arizona

Higher. With the State of the Union address showing little to no real financial sanctions on Russian oil, hence marginal impact from world events to Americans, look for weaker bond performances which will drive up rates to consumers.



Dan Green

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

Up. Markets will knee-jerk react to the Fed's new rate hike ideas. Look for mortgage rates to run much higher.



Joel Naroff

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

Up. We still know little about where energy will top out.



Michael Becker

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

The Russian invasion of Ukraine last Thursday had investors buying bonds in droves as the flight to safety trade returned. This drove yields on Treasuries and mortgage-backed securities lower and helped improve mortgage rates for a few days. But sanctions against Russia are pushing crude oil to new highs and reigniting concerns about inflation and what the Fed will do to curb it. These concerns will push mortgage rates higher in the coming week.

57% say rates will go down ▼

Ken H. Johnson

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

International uncertainty brought about by the conflict in Ukraine is outweighing a hawkish Fed's fight against inflation. The current flight to safety from equity to fixed income markets is driving up the demand for 10-year Treasury notes and pushing yields down. In turn, this will put downward pressure on mortgage rates. Put bluntly, Russia's invasion of Ukraine is driving down mortgage rates. Long-term rates will decline next week.

Jeff Lazerson

President, [MortgageGrader](#)

Down. U.S. Treasuries are a safe haven in reaction to the Russian invasion.

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Down. The 10-year treasury is trading at 1.746 percent and just last week it was trading at 1.975 percent, which is a huge drop in just a week. If you are wondering, you can thank President Putin for the drop in rates. The global markets are watching the Russia/Ukraine conflict very closely. As I have stated in the past, markets do not like uncertainty and without fail, there is always retreat to U.S. securities, which drives rates down.

Robert Brusca

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

Lower.

Logan Mohtashami

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

Lower. We had a massive move in the 10-year yield lower due to the conflict in Ukraine. Before that recent dive, the 10-year yield held up firm but eventually, bond-buying overpowered the market. We can see some wild moves in the bond market due to any positive or negative updates. The question going out for the rest of the year is, if economic growth slows down here in the U.S. and around the world, how much higher can the 10-year yield go, especially if global yields stay low as they have recently.

Ralph McLaughlin

Chief economist and senior vice president of analytics, [Kukun](#)

Lower. The war in Ukraine is pushing investors to safer yields, such as Treasuries, which will push mortgage rates down.

Les Parker

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

Mortgage rates go down. Here's a parody based on Brownsville Station's 1973 hit "Smokin' in the Boys Room." "Smokin' in the Fed's room; Smokin' in the backrooms; Now, bankers, don't you fill us up with your rules; But related markets know that smokin' ain't allowed by fools." Oil, Copper, Gold, and currency markets send contradictory messages about the future of interest rates. Add to them Russia's war on Ukraine and shifting views on future actions by central bankers, and you get confusion. Regardless, look for lower mortgage rates.

Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX

The mortgage bond market can turn quickly and has done so this week. A beautiful three-day rally, followed by a clobbering Wednesday. This was sparked by a spike in oil prices following the SOTU address. A rise in oil prices adds more fuel (no pun intended) to inflation. Inflation is bad for interest rates. While this is in play, geopolitical events on the scale of what is happening in Ukraine tend to trump economic data. Should the invasion of Ukraine continue along the current course, investors will continue to seek a safe haven trade into the bond market, which in turn would move rates lower. Mortgage rates – will improve/be lower.

14% say unchanged –

Dick Lepre

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

Trend: Flat. On March 1, uncertainty consequent to Russia/Ukraine drove money to the perceived safety of fixed income including mortgage-backed securities. This is a market disconnect making no sense over any period greater than a few days. Military conflict and sanctions create supply disruptions and, consequently, inflation. Inflation drives fixed income yields higher.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Expect a lot of volatility in the markets as the stories of Ukraine and inflation continue to unfold. On one hand, there is the flight to quality in the markets that should benefit bonds and keep a lid and pressure on rates to keep them lower. On the other, there is the unmistakable pressure of inflation being driven and led by the energy markets as the price of oil has gone up over 43 percent, to \$110/barrel since the beginning of the year alone. Much of the same is true for the rest of the energy complex as well. Mortgage rates had popped up to over 4 percent for a 30-year fixed rate recently only to get a reprieve on Tuesday, falling back to 3.90 percent for many lenders. Look for rates to remain unchanged to higher over the next week.

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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