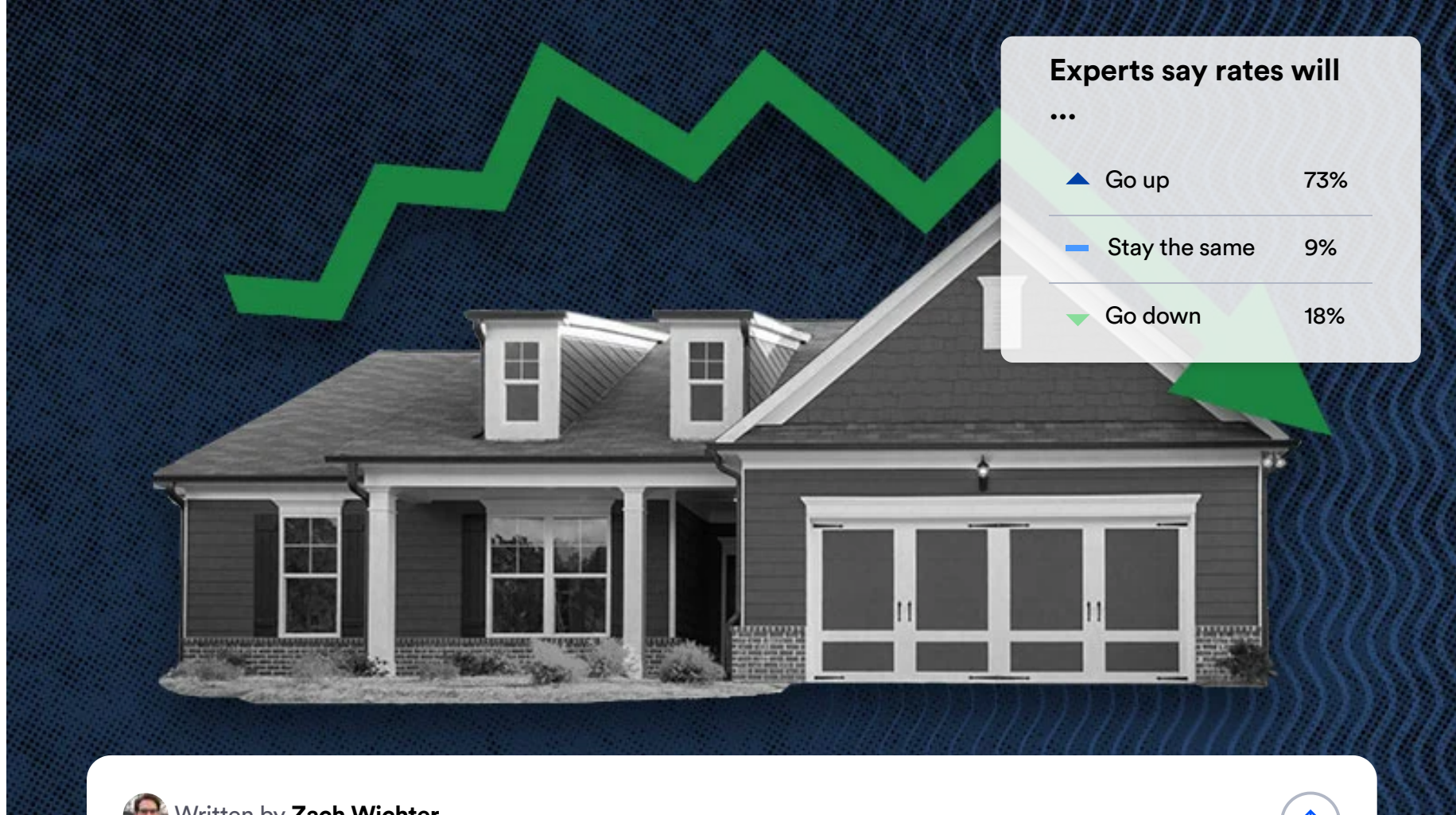




MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For March 10-16, 2022 | Bankrate



Written by **Zach Wichter**

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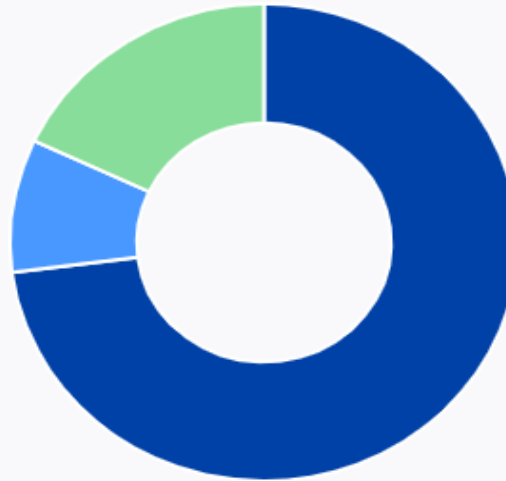
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Mortgage experts mostly think rates will rise in the coming week (March 10-16). In response to Bankrate's weekly poll, 73 percent said rates are headed higher. Meanwhile, 18 percent said they would fall and just 9 percent predicted they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Mar 10 - 16



Experts say rates will ...

▲ Go up 73%

■ Stay the same 9%

▼ Go down 18%

“

**Rates move with the perception of inflation.
Politically-motivated sanctions will raise the**

prices of energy and agricultural commodities, making inflation worse.

— Dick Lepre, RPM Mortgage, Inc.



73% say rates will go up ▲



Joel Naroff

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

Higher. Both inflation and recession risks are rising, but inflation should dominate for now.



Ken H. Johnson

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

Money never sleeps nor do opportunities. The flight to safety caused by events in Ukraine is, at least temporarily, turning into a flight to opportunity with capital flowing from equities and other harbors of safety into western currencies and commodities instead of into 10-year Treasury notes. Thus, the price of 10-Year Treasury notes is down and yields are up. Next week, long-term mortgage rates will rise due to this unusual turn of events driven by international strife and a hawkish Federal Reserve.



Dick Lepre

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

Trend: Higher. Rates move with the perception of inflation. We already had inflation caused by a too-high M2 money supply. Politically-motivated sanctions will raise the prices of energy and agricultural commodities, making inflation worse.



Jeff Lazerson

President, [MortgageGrader](#)

Up.



Greg McBride

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

Vote: Up. The spike in oil and other commodity prices will lead to additional inflation – but not the type of inflation the Fed can fix. Inflation is a bond investor’s worst enemy so this is the dominant risk to mortgage rates.



Logan Mohtashami

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

Higher. Bond yields have made a sharp reversal higher, and it should take mortgage rates higher with it. The Russian invasion is an extreme high-velocity event that can impair economic data going out. You want to keep an eye out on positive headlines that this horrible event is coming to an end. However, be mindful the economic data here in America has been very firm; we need to be more cognizant of the data going out the rest of the year as we get closer and closer to the inverted yield curve.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida



HIGHER. Rates have experienced a lot of volatility and will continue to do so. While the markets no longer are concerned about the Fed increasing rates by 50 basis points in March nor excessive rate hikes this year, inflation cannot and will not be ignored. Gas prices and energy prices are going up by the day and little is seen to prevent this for a while. As awful as the events are in Ukraine, the initial impact of the conflict to the markets seems to be waning and hopefully a peace talk will be negotiated. If so, the impact to the markets could be worse for rates.



Michael Becker

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

While the Russian invasion of Ukraine is still on the minds of bond traders and investors keeping yields and mortgage rates lower than they would be otherwise, the rise in oil prices is renewing and strengthening their concerns about inflation. Oil prices and even gas prices at the pump have been rising drastically. This focus on possible future inflation will cause bonds yields and mortgage rates to rise in the coming week.

18% 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 The Police 1981 hit "Invisible Sun." "Oh, will there be an invisible sun; That gives its heat to everyone? There has to be an immediate sun; To give us deals and the whole war's done." Wild moves live. The financial world waits for a rebalancing of power between communism and democracy. A significant snapback looks probable, but the risk of the recession and a currency crisis increase as the war continues.



Robert Brusca

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

Lower... for now.

9% say unchanged —



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year is trading at 1.913 percent and it was quite a ride from just a week ago when we bottomed out at 1.69 percent. The invasion by Russia into Ukraine is no longer a question and causing havoc in American and European markets. Gas prices have skyrocketed, at least for the near term, making inflation worse. The Fed is battling inflation against economic growth, investors are selling Treasuries in hopes of higher rates in the near term. Expect a bumpy ride in the coming months.

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Bankrate's panel of experts is comprised of economists, mortgage bankers,



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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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