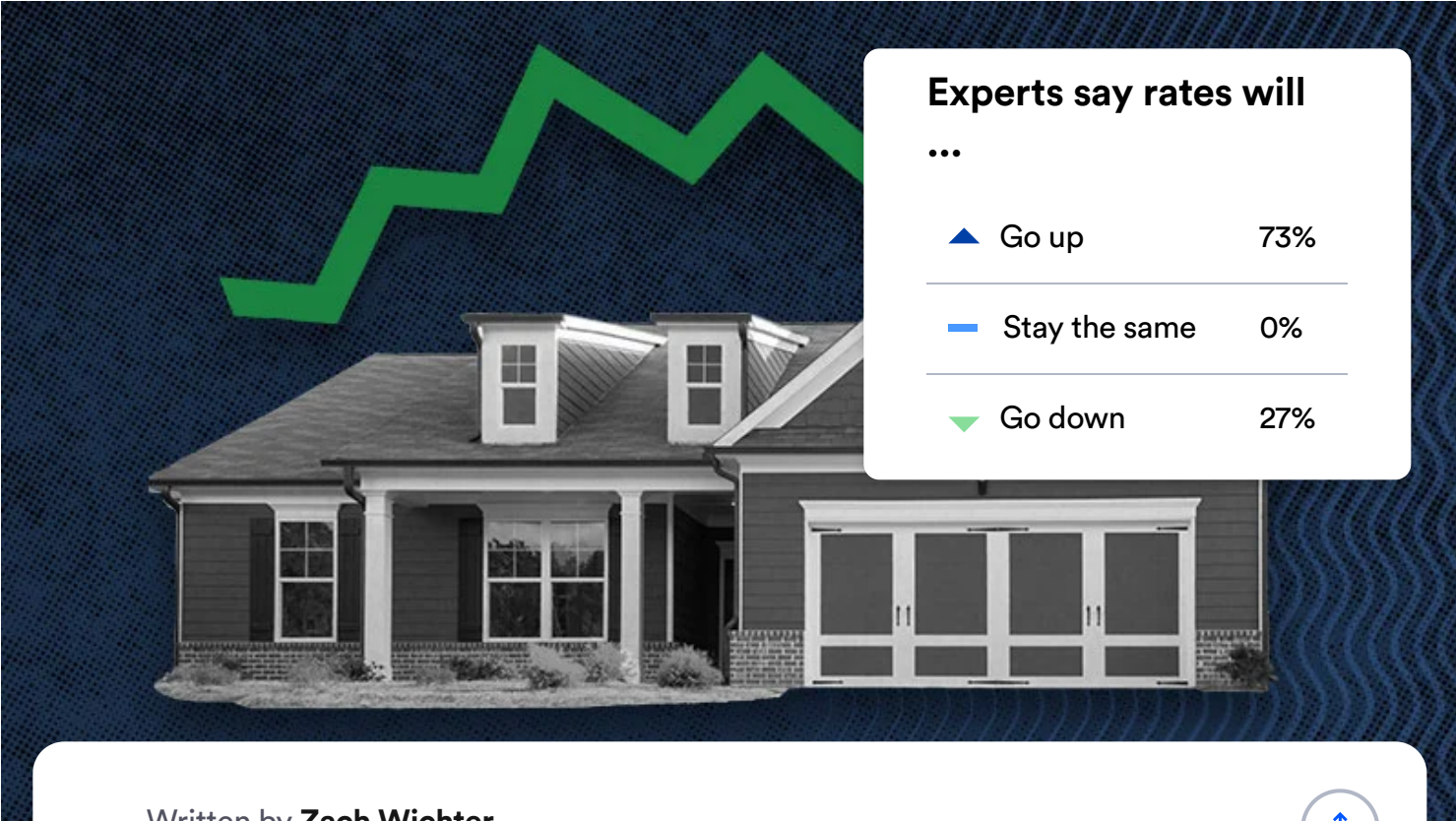


Expert Poll: Mortgage Rate Trend Predictions For March 24-30, 2022 | Bankrate



Written by **Zach Wichter**



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Mortgage experts mostly think rates will rise in the coming week (March 24-30). In response to Bankrate's weekly poll, 73 percent said rates are headed higher.

Meanwhile, 27 percent said they would fall and no one 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 24 - 30



Experts say rates will ...

▲ Go up 73%

■ Stay the same 0%

▼ Go down 27%

Volatility continues with seemingly no end in sight.

— Elizabeth Rose, Mortgage300



73% say rates will go up ▲



Jeff Lazerson

President, [MortgageGrader](#)

Up.



Greg McBride

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

Vote: Up. Inflation is still accelerating and until there is evidence that inflation is peaking, or has peaked, there isn't much to keep mortgage rates from rising further.



Ken H. Johnson

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

As a result of hawkish Fed behavior, 10-year Treasury notes are up noticeably, again. These activities will quickly lead to a rise in long-term mortgage rates. Next week, we will see an increase in both 15- and 30-year mortgage rates. The storm is upon us.



Dick Lepre

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

Trend: Higher. M2 money supply has increased by 41.3 percent since February 2020. Gigantic money supply will cause inflation to remain above 6 percent until the end of 2023. High inflation will continue to drive rates higher.

Joel Naroff

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



Up. The gapping up in rates may have a way to go before things settle down.



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Up. The 10-year is trading at 2.365 percent since trimming back from a high of 2.419 percent, which is a number we have not seen since 2019. The Fed is on a tear to tame inflation and has said increases of 50 basis points are not out of the question in the coming meetings to keep it in line. Some still say the inflation we are seeing is transitory, which if true, would keep the Fed increases to a minimum. At this point in time I do not think there is a clear picture (inflation) so, as I have said recently, be prepared for a rollercoaster ride.



Michael Becker

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

Fed Chairman Jay Powell in a speech earlier this week said that inflation is too high and that the Fed is prepared to move “expeditiously” to bring it down. This includes larger rate hikes in coming meetings and shrinking their balance sheet sooner than was expected. Markets reacted to this news rather quickly and bonds sold off and mortgage rates spiked. I think this process of reassessing these Fed moves will continue and we will see higher mortgage rates in the coming week.



Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX

Rates - higher. Volatility continues with seemingly no end in sight. Just when we think bond prices have found a bottom, they fall through support levels, looking for yet a new low, pushing rates higher. Although bonds have now hit a 3-year low, there is room for further deterioration.

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 the 1971 hit by Helen Reddy "I Am Woman." "I am Powell, hear me roar; With numbers too big to ignore; And Fed knows too much to go back an' pretend." Fed Chairman Powell's roar echoes. The whole coupon curve is above 2 percent. Despite the recent rise in mortgage rates and underperformance compared to Treasurys, look for lower rates. The main reason is that the curve that the Fed and investors are watching is the 10-year Treasury note, 2.38 percent, minus the 3 month Treasury bill yield, 0.54 percent. It is far from inverted (negative) at a positive 1.84 percent.



Dan Green

CEO, [Homebuyer.com](https://www.homebuyer.com), Austin, Texas

Down. Like it so often happens, inflation fears were over-hyped. Mortgage rates retrace.



Logan Mohtashami

Housing analyst, [HousingWire](https://www.housingwire.com), Irvine, California

Lower. Only because the 10-year got near to my high-level target at 2.42 percent this week and just based off a short-term oversold situation. Pricing can get better in the next week.

0% say unchanged—

None of our experts predicted rates will stay the same.

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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