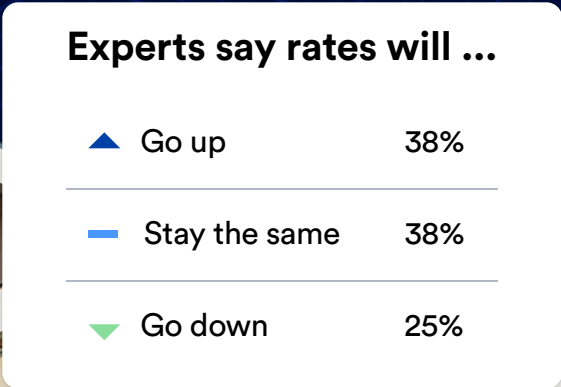
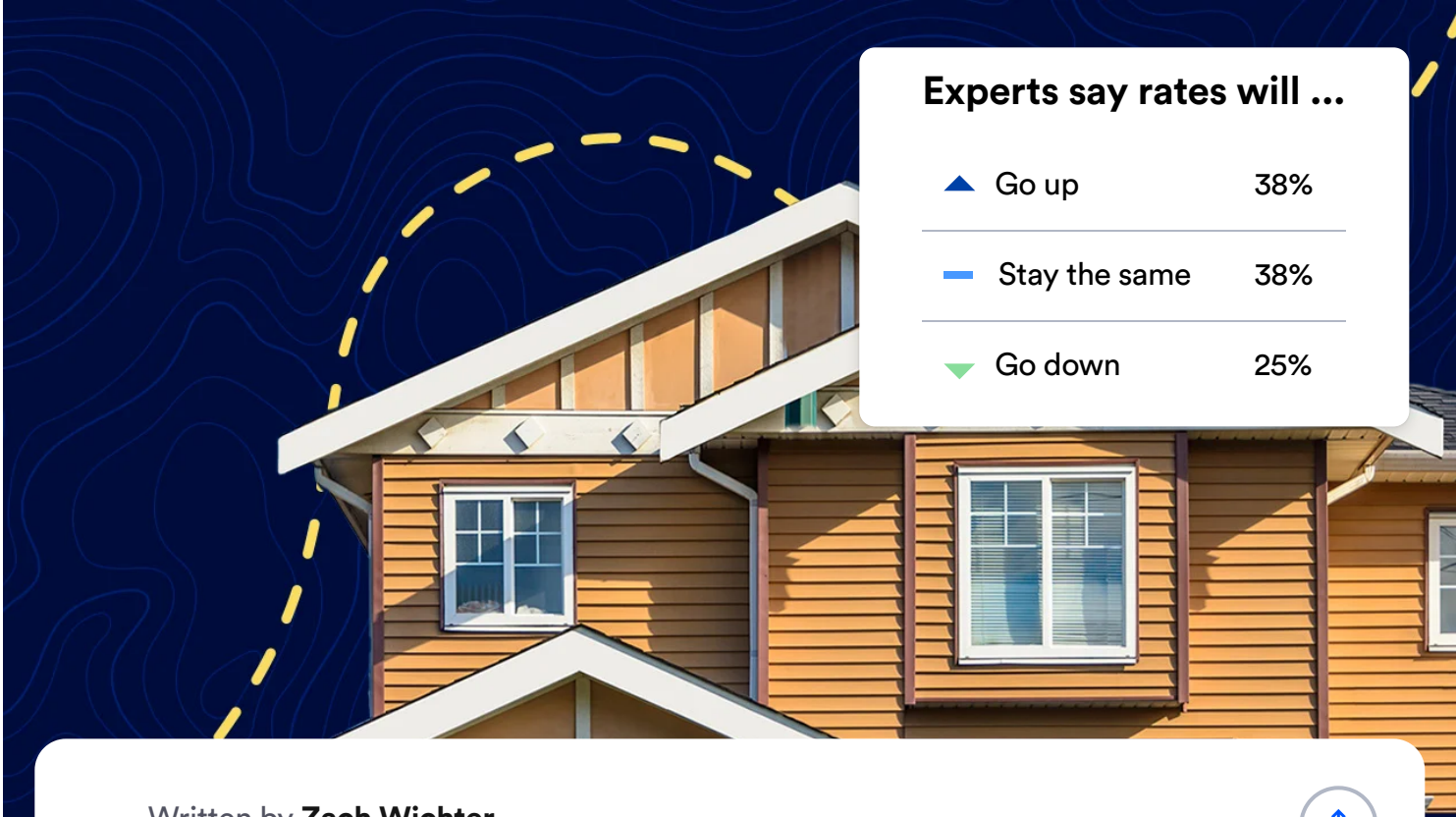


Expert Poll: Mortgage Rate Trend Predictions For May 19-25, 2022 | Bankrate



Written by **Zach Wichter**



May 18, 2022 / 5 min read

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Mortgage experts are split over where rates are headed in the coming week (May 19-25). In response to Bankrate's weekly poll, 38 percent said rates are headed higher and another 38 percent said rates will stay the same. The remaining 25 percent expect rates to fall. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

Experts predict where mortgage rates are headed

Week of May 19 - 25



Experts say rates will ...













▲ Go up	38%
■ Stay the same	38%
▼ Go down	25%

Current Mortgage Rates for May 2022

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Purchase	Refinance	Zip C... 33431 Boca Raton,...	Property Value \$ 406,250
Loan Amount \$ 325,000	Cash-out ⓘ Yes No	Loan Term 30 year ...	Credit S... 7...

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Lender 	APR 	Rate 	Mo. payment 	
15 Year Fixed NMLS: #3001   (4.9)	4.00% May 19, 2022	3.75% Points: 1.658	\$2,363 Fees: \$5,388	Next
15 Year Fixed NMLS: #1374724   (4.8)	4.01% May 19, 2022	3.75% Points: 1.775	\$2,363 Fees: \$5,809	Next
15 Year Fixed NMLS: #1067   (4.9)	4.28% May 19, 2022	4.00% Points: 1.875	\$2,404 Fees: \$6,093	Next
15 Year Fixed NMLS: #2289   (4.9)	4.51% May 19, 2022	4.49% Points: 0	\$2,485 Fees: \$414	Next

1 - 4 of 11



“

Up, right along with gasoline prices.

— Jeff Lazerson, Mortgage Grader

38% say rates will go up ▲



Jeff Lazerson

President, [MortgageGrader](#)

Up, right along with gasoline prices.



Greg McBride

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

Vote: Up. Inflation figures have continued to disappoint and the Fed will keep talking tough about doing what is necessary to get inflation under control.



Robert Brusca

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

Higher.

25% 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 Cat Stevens' 1970 classic, "Wild World." "Hope bulls make another nice trend out there. But just remember there's a lot of bears and beware. Beware. Oh Powell, Powell, it's a wild world." Will the bears (higher rates) find the power to end the secular bull market (lower rates) that began in the mid-80s? Maybe, but not near term.



Dan Green

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

Down. U.S. dollar strengthens and so U.S. mortgage rates drop.

38% say unchanged –





Ken H. Johnson

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

A lot of craziness in the financial markets this past week has resulted in a net zero change in things. The yield on 10-Year Treasury notes has settled in around 2.90 percent. 30-year mortgage rates have settled in as well, ranging between 5.25 percent and 5.50 percent. We should expect more of the same next week as the Fed waits on the latest news in housing prices. We should expect to see no change in long-term mortgage rates next week.



Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Flat. For the short run I'm going with flat because there is no option called "clueless." Day to day is uncertain. Longer term (next few weeks and months) will see higher rates.



Michael Becker

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

Bonds sold off earlier this week on a stronger than expected retail sales number. However, those loses are reversing today as stocks sell off as a result of weak quarterly earning reports for two large retailers: Target and Walmart. I expect this give and take to continue in the coming week resulting in mortgage rates being flat for the 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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