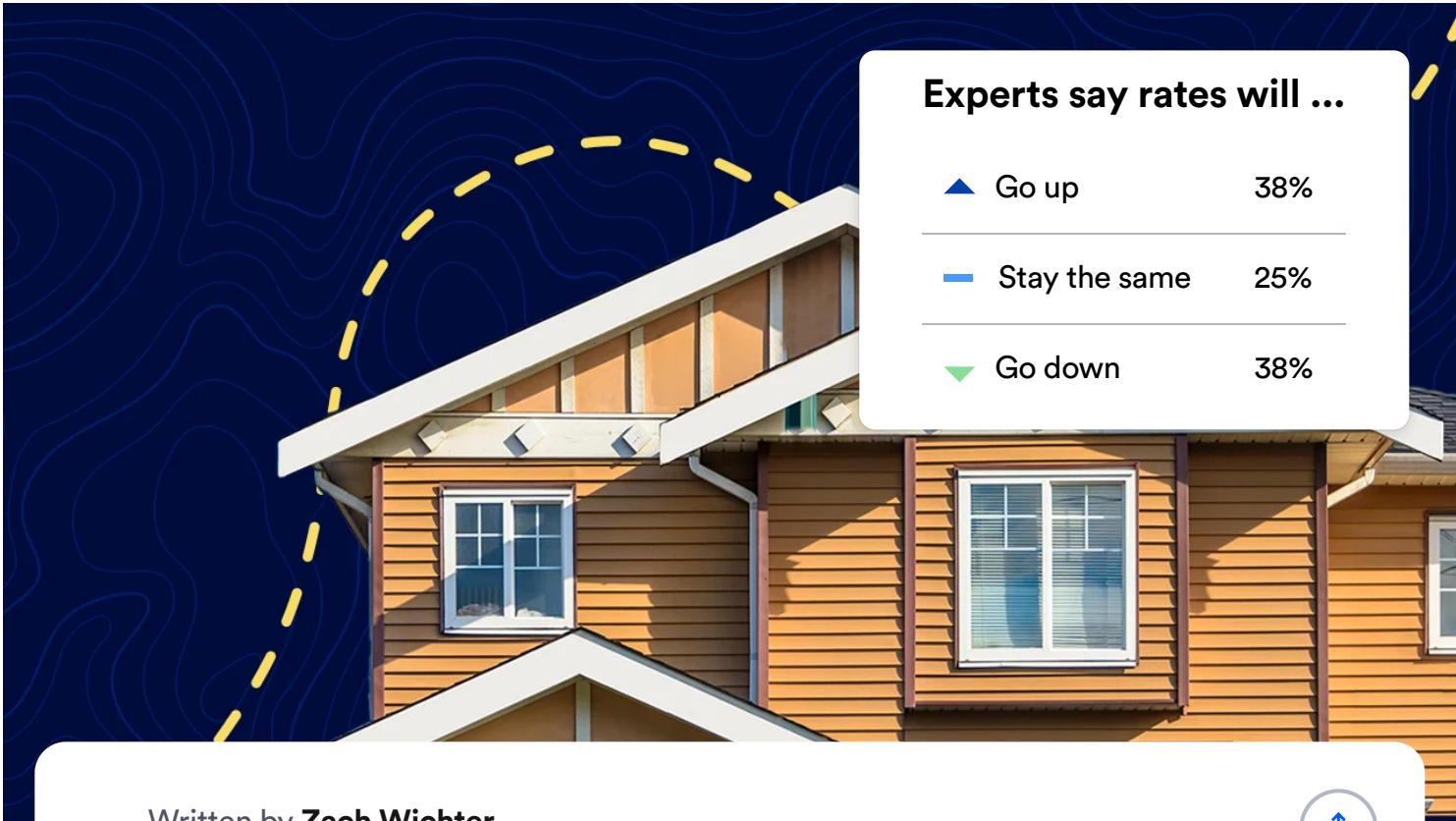


# Expert Poll: Mortgage Rate Trend Predictions For May 26 - June 1, 2022 | Bankrate



**Experts say rates will ...**

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

Written by **Zach Wichter** 

May 25, 2022 / 5 min read

At Bankrate we strive to help you make smarter financial decisions. While we adhere to strict editorial integrity, this post may contain references to products from our partners. Here’s an explanation for how we make money.

Mortgage experts are split over where rates are headed in the coming week (May 26 - June 1). In response to Bankrate’s weekly poll, 38 percent said rates are headed higher

and another 38 percent said will drop. The remaining 25 percent expect rates to stay the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of May 26 - Jun 1



### Experts say rates will ...

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■ Stay the same	25%
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## Current Mortgage Rates for May 2022

[Advertiser Disclosure](#)

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... ▾

Show more options ⊕

Lender ⓘ

APR ⓘ

Rate ⓘ

Mo. payment

ⓘ

15 Year Fixed

NMLS: #240415

★★★★★ ⓘ

(5)

📞 (877) 390-5114

3.63%

May 26, 2022

3.38%

Points: 0.809

\$2,303

Fees: \$5,629

Next

15 Year Fixed

NMLS: #1374724

★★★★☆ ⓘ

(4.8)

3.78%

May 26, 2022

3.50%

Points: 1.866

\$2,323

Fees: \$6,105

Next

15 Year Fixed

NMLS: #3001

★★★★☆ ⓘ

(4.9)

3.98%

May 26, 2022

3.88%

Points: 0.701

\$2,384

Fees: \$2,278

Next

15 Year Fixed

NMLS: #1067

★★★★☆ ⓘ

(4.9)

4.05%

May 26, 2022

3.75%

Points: 2

\$2,363

Fees: \$6,500

Next

1 - 4 of 12



# This year's mortgage rates peaked already. Patience will be rewarded.

— Dan Green, Homebuyer.Com

”

## 38% say rates will go up ▲



### Jeff Lazerson

President, [MortgageGrader](#)

Just like gas prices mortgage rates will rise.



### Derek Egeberg

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

Higher. Rates have increased due in part to the Federal Reserve now becoming a seller, or supplier, of bonds to the market rather than a purchaser. The Fed's former purchase program forced rates lower. Now that our "Rich Uncle Sam" with the unlimited checkbook has become a seller, the market's over supply of bonds will continue to push rates higher.



### Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Higher. No one has any idea of where the economy is headed. People are uncertain about inflation, GDP and even housing. Over this year, and most of next, Treasury yields and mortgage rates will continue higher. Inflation is the culprit.

## 38% say rates will go down ▼



### Ken H. Johnson



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

A lot of turmoil in the equity markets lately. This is driving a lot of capital to the temporary safety and shelter of 10-year Treasury notes. As their prices rise, in response to the increased temporary demand, yields are falling slightly. The correlation between 10-year Treasuries and mortgage rates is still strong. Therefore, we should expect long-term mortgage rates to fall a bit next week.

### **Dan Green**

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



Down. This year's mortgage rates peaked already. Patience will be rewarded.

### **Michael Becker**

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



Mortgage rates have continued their rally over the last two weeks. Today we are looking at the best rates in about a month. Over the last few weeks as stocks continued their selloff, bonds have benefited by the “flight of safety” bid. This is much different than earlier this year when bonds and equities both sold off. If Fed minutes show the Federal Reserve is committed to bringing down inflation, this trend should continue. The economy is slowing and continued monetary tightening by the Fed will continue to slow the economy and hopefully help bring inflation rate down. I see slightly lower rates in the coming week.

## 25% say unchanged –



### **Greg McBride**

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

Vote: Unchanged. The inflation concerns remain intact but worries about slowing economic growth have increased. The tug-of-war between worries about inflation (higher rates) and an economic slowdown (lower rates) will keep mortgage rates rangebound for a bit.



### **James Sahnger**

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Since March 25 we have had a range in the 10-year Treasury from 2.35 percent to 3.19 percent two weeks ago, and Wednesday morning around

2.75 percent. These are big swings in a relatively short period of time and have been primarily driven by inflation realities and expectations. It's incredible that we started 2022 off at 1.49 percent. As the markets, both equity and bonds look for something to hang on to, many investors have been commenting on how their 401k accounts are now more like 301k accounts as the S&P 500 index has lost over 17 percent since January 1. To say we have had some volatility is an understatement but hopefully we'll see some stability over the holiday weekend and start of June.

### 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

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- [The challenging housing market](#)

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