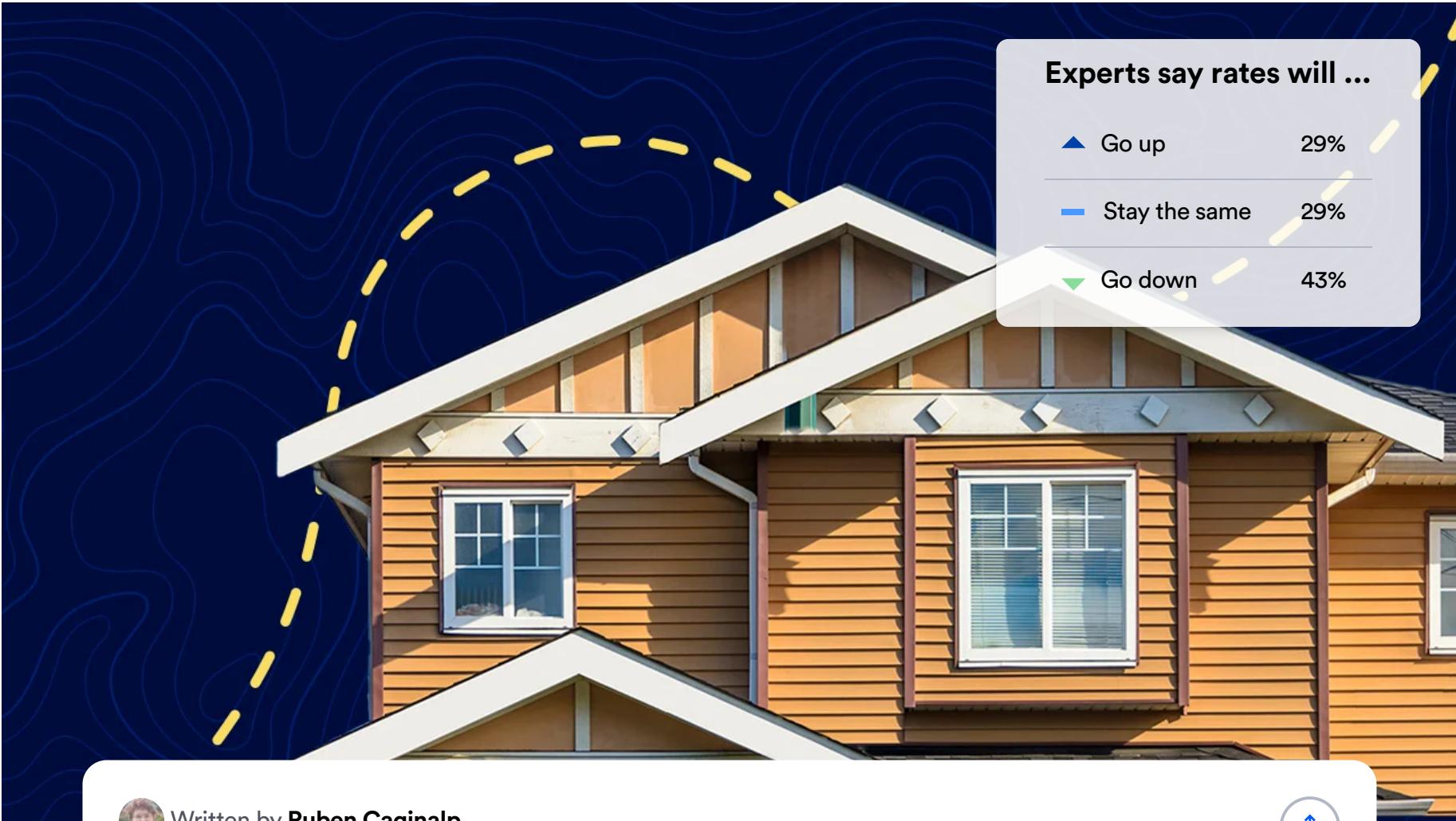


MORTGAGES

Advertiser Disclosure

# Expert Poll: Mortgage Rate Trend Predictions For June 9-15 | Bankrate



### Experts say rates will ...

▲ Go up	86%
▬ Stay the same	0%
▼ Go down	14%



Written by **Ruben Caginalp**

June 8, 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.

---

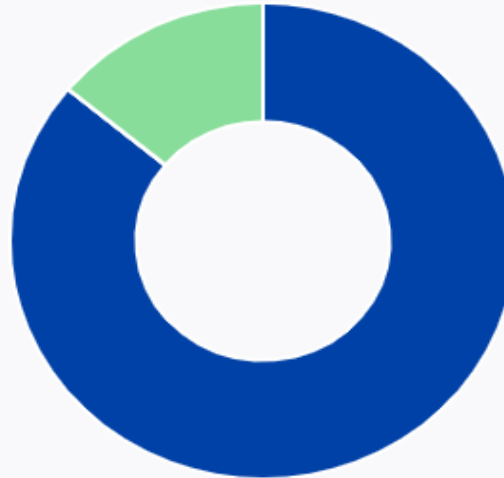
Mortgage experts are split over where rates are headed in the coming week (June 9-15). In response to Bankrate's weekly poll, 86 percent said rates are headed higher and another 14 percent

expect rates to go down. No one expects 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 Jun 9 - 15



### Experts say rates will ...

▲ Go up	86%
— Stay the same	0%
▼ Go down	14%

## Current Mortgage Rates for June 2022

[Advertiser Disclosure](#)

<b>Purchase</b>	Refinance	Zip Code <b>33160</b> North Miami Bea...	Property Value <b>\$ 406,250</b>
Loan Amount <b>\$ 325,000</b>	Percent Down <b>20</b> %	Loan Term <b>30 year fixed...</b> ▼	Credit Score <b>740+</b> ▼

[Show more options](#)

Lender

APR

Rate

Mo. payment

Sort by ▼



15 Year Fixed  
NMLS: #240415



(5)

(877) 390-5114

**3.79%**

Jun 9, 2022

**3.38%**

Points: 1.874

**\$2,303**

Fees: \$9,090

Next



Save more. Stress less.

15 Year Fixed  
NMLS: #2059741



(5)

**4.01%**

Jun 9, 2022

**3.75%**

Points: 1.729

**\$2,363**

Fees: \$5,619

Next



15 Year Fixed  
NMLS: #1374724



(4.8)

**4.02%**

Jun 9, 2022

**3.75%**

Points: 1.846

**\$2,363**

Fees: \$6,040

Next



15 Year Fixed  
NMLS: #3001



(4.9)

**4.26%**

Jun 9, 2022

**4.00%**

Points: 1.723

**\$2,404**

Fees: \$5,599

Next

1 - 4 of 23



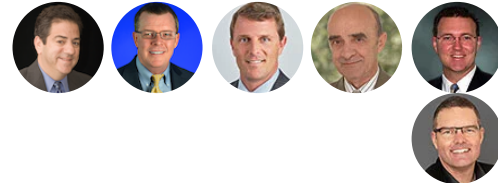
[Privacy policy](#)

**Inflation continues to headline all topics of conversation. Until this is reeled in, higher rates are to be expected.**

— James Sahnger, C2 Financial Corporation

”

**86% say rates will go up ▲**



**Jeff Lazerson**

President, [MortgageGrader](#)

Up. Just like gas prices and general inflation.



**Ken H. Johnson**

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

As the Fed continues its aggressive activities (rolling off billions from its balance sheet and rate hikes) to slow inflation, mortgage rates will climb higher as a result. Long-term mortgage rates (15-year and 30-year) will increase next week.

## Greg McBride



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

Vote: Up. If the Consumer Price Index disappoints, as I suspect it will, that will rattle bond investors and push rates up.

## Dick Lepre



Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Higher. It's still all about the perception of inflation. The Fed is still refusing to take seriously the too-high M2 money supply. Good news: It worked, jobs recovered. Bad news: It failed; inflation is too high. Rates will trend upward until M2 is seriously reduced, which is to say late 2023.

## James Sahnger



Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Higher. Inflation continues to headline all topics of conversation from gas, energy, food, etc. Until this is reeled in, higher rates are to be expected. Volatility is also to be expected so while some days' rates may be better than others, still expect a higher direction over the summer.

## Derek Egeberg



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

Higher. The tipping point of increasing rates began when the Fed stopped purchasing bonds in November. The slippery slope we are now on was triggered when the Fed started to sell off the more than \$8 trillion in bonds it now holds. Look for the rates to continue to climb similar to what you see at the gas pumps.

## 14% say rates will go down ▼

---



### Les Parker

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

Mortgage rates will go down. Here's a parody based on Linkin Park's 2000 huge hit 'Crawling':  
'Crawling in Buck's skin. These wounds, they will not heal. Fear grips EU fall. Confusing what is real.'  
Trouble around the world supports the U.S. dollar. Japan loves its matrix. China loves its smoke and mirrors economy. Everyone worries about fuel, so watch rates fall.

## 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.



## Stay on top of ever-changing rates

Get customized rate alerts delivered directly to your inbox.

Email

**Subscribe**

By clicking 'Subscribe', I agree to Bankrate.com's [Privacy Policy](#) and [Terms of Use](#).



### ABOUT THE AUTHOR

## About the author

Ruben Çağınalp is an associate writer for Bankrate, focusing on mortgage topics.



## Expertise

Mortgages, mortgage refinancing, homebuying, homebuyer assistance programs

## Experience

Prior to joining Bankrate, Ruben interned as an LGBTQ+ civil rights paralegal, completed three university research fellowships and published his work in undergraduate research journals. He currently serves as a board member at the American Trans Resource Hub.

## Education

Ruben has a BA in Comparative Literature from Fordham University.

---

# Bankrate

## About

---

[About us](#)

## Help

---

[Contact us](#)

[Press room](#)

[Compare rates](#)

[Careers](#)

[Latest news](#)

[Advertise with us](#)

[Popular topics](#)

[Site map](#)

[Glossary](#)

## **Legal**

---

[Privacy policy](#)

[Cookie Settings](#)

[Do not sell my info](#)

[Understanding Bankrate's averages](#)

[Terms of use](#)

[GLBA annual notice](#)

[California Consumer Financial Privacy Notice](#)

[Licenses](#)

## **How we make money**

---

Bankrate.com is an independent, advertising-supported publisher and comparison service. Bankrate is compensated in exchange for featured placement of sponsored products and services, or your clicking on links posted on this website. This compensation may impact how, where and in what order products appear. Bankrate.com does not include all companies or all available products.

Bankrate, LLC NMLS ID# 1427381 | [NMLS Consumer Access](#)

BR Tech Services, Inc. NMLS ID #1743443 | [NMLS Consumer Access](#)



Bankrate US | UK

© 2022 Bankrate, LLC. A Red Ventures company. All Rights Reserved.