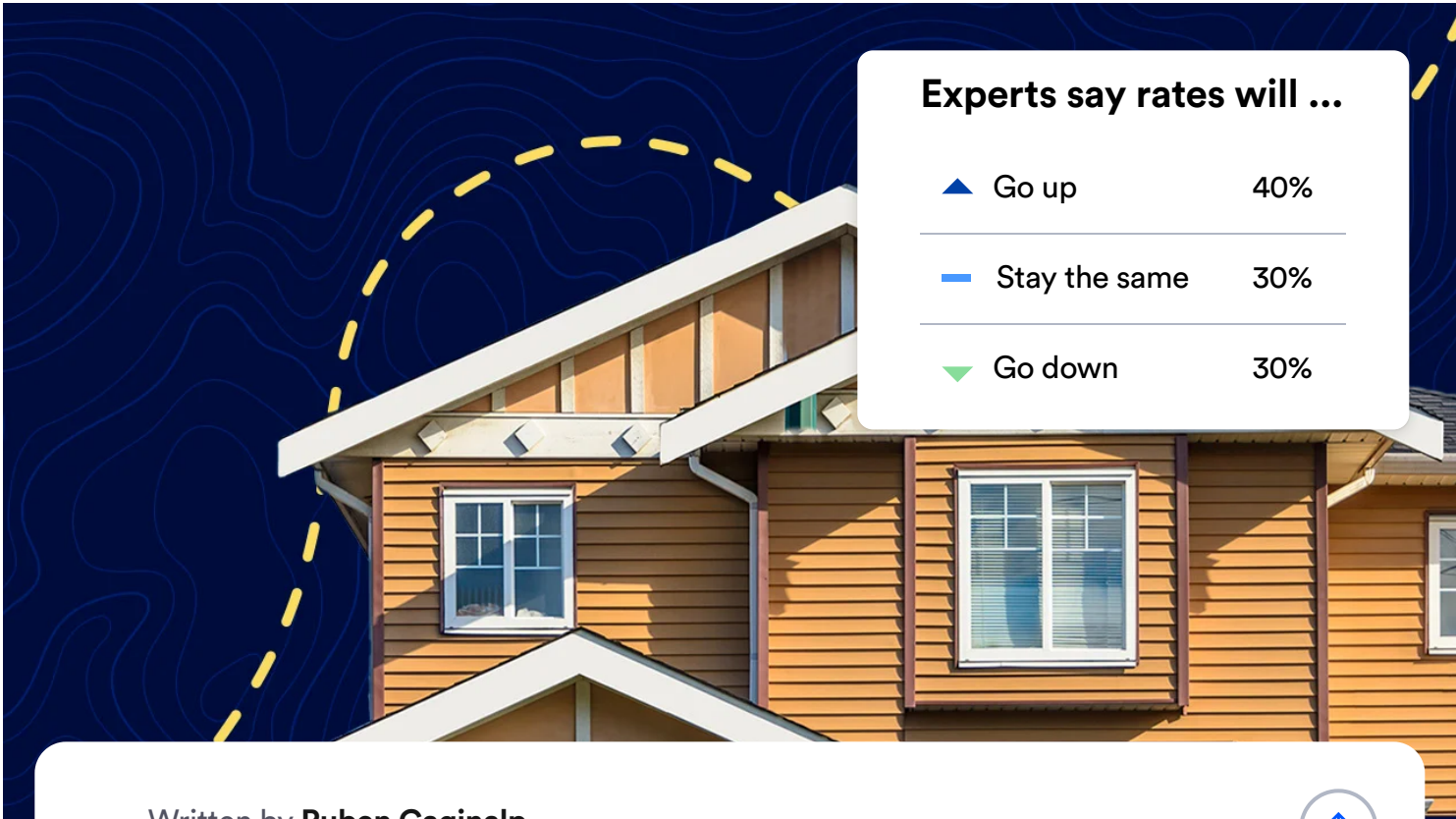


Expert Poll: Mortgage Rate Trend Predictions For August 4-10 | Bankrate



Experts say rates will ...

- ▲ Go up 40%
- Stay the same 30%
- ▼ Go down 30%

Written by **Ruben Caginalp**



July 27, 2022 / 5 min read

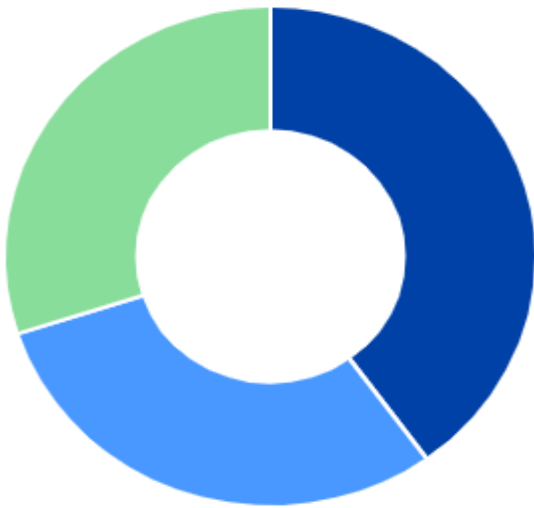
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Mortgage experts are divided over where rates are headed in the coming week (August 4-10). In response to Bankrate's weekly poll, 40 percent say rates are going up, 30 percent say rates are going down and 30 percent say rates will remain the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Aug 4 - 10



Experts say rates will ...

▲ Go up	40%
■ Stay the same	30%
▼ Go down	30%

Current Mortgage Rates for August 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...

Show more options +

Lender ⓘ

APR ⓘ

Rate ⓘ

Mo. payment ⓘ

Sort by ▾

15 Year Fixed
NMLS: #240415



(5)

3.75%

Aug 8, 2022

3.38%

Points: 1.628

\$2,303

Fees: \$8,291

Next

15 Year Fixed
NMLS: #1374724



(4.8)

4.16%

Aug 8, 2022

3.88%

Points: 1.89

\$2,384

Fees: \$6,183

Next

15 Year Fixed
NMLS: #1067



(4.9)

4.53%

Aug 8, 2022

4.25%

Points: 1.875

\$2,445

Fees: \$6,093

Next

15 Year Fixed
NMLS: #2289



(4.9)

4.79%

Aug 8, 2022

4.75%

Points: 0

\$2,528

Fees: \$843

Next

(855) 846-7672



Fed members are reasserting the commitment to keep pushing rates up to tame inflation, dousing hopes of a Fed pivot to lower rates in early 2023.

— Greg McBride, CFA, Bankrate

”

40% say rates will go up ▲



Jeff Lazerson

President, [MortgageGrader](#)

Up. Inflation is not under control.



Derek Egeberg

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

Higher. The momentary improvement in bonds was an emotional response from the Fed hike. Bonds are already worse yesterday and today. Look for mortgage rates to continue climbing higher.



Greg McBride

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

Vote: Up. Fed members are reasserting the commitment to keep pushing rates up to tame inflation, dousing hopes of a Fed pivot to lower rates in early 2023.

Mortgage rates are reversing some of the recent declines.



Logan Mohtashami

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

Higher. After a major move lower in rates the Federal Reserve members went on full force to try to talk about higher rates and getting conditions tighter. The last thing they want to see is lower mortgage rates and stocks rising.

30% say rates will go down ▼



Dan Green

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

Down. The Fed is beating inflation. Home buyers win big.



Ken H. Johnson

Real estate economist, [Florida Atlantic University](https://www.floridaatlantic.edu)

While financial pundits continue to debate what is driving the increase in demand for 10-Year T-notes, the fact remains that demand is increasing, resulting in higher prices. Higher prices for the 10-year produces lower yields for these very same securities. Long-term mortgage rates are highly correlated with the yield on 10-year T-notes. Thus, long-term mortgage rates should fall slightly next week.



Robert Brusca

Chief economist, [Facts and Opinions Economics](https://www.factsandopinions.com), New York

Lower.

30% say unchanged —



Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Flat. Rates are in the main driven by perceptions of what inflation will be in the future. A thing to keep in mind is that while the U.S. economy has concerns, things are worse elsewhere, driving money to U.S. dollar-based assets including Treasury and MBS debt.



Les Parker

CMB, managing director, [Transformational Mortgage Solutions](https://www.transformationalmortgagesolutions.com), Jacksonville, Florida

Mortgage rates will go sideways. Here's a parody based on "I've Never Seen Anything Like It," a short song from the 1967 movie Doctor Doolittle: "It's a pushmi-pullyu! Is it? Well, I've never seen anything like it!" Uncertainty in the

geopolitical world and unease over the major central banks' transition from QE to QT seems headed to a dynamic tension that goes nowhere.



James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Expect continued day-to-day volatility. In the last two months, we have seen huge swings in rates and mixed discussions on inflation, recession and jobs. I don't expect Friday's employment report to provide additional clarity, but rates will likely be in the same ballpark.

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

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.

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