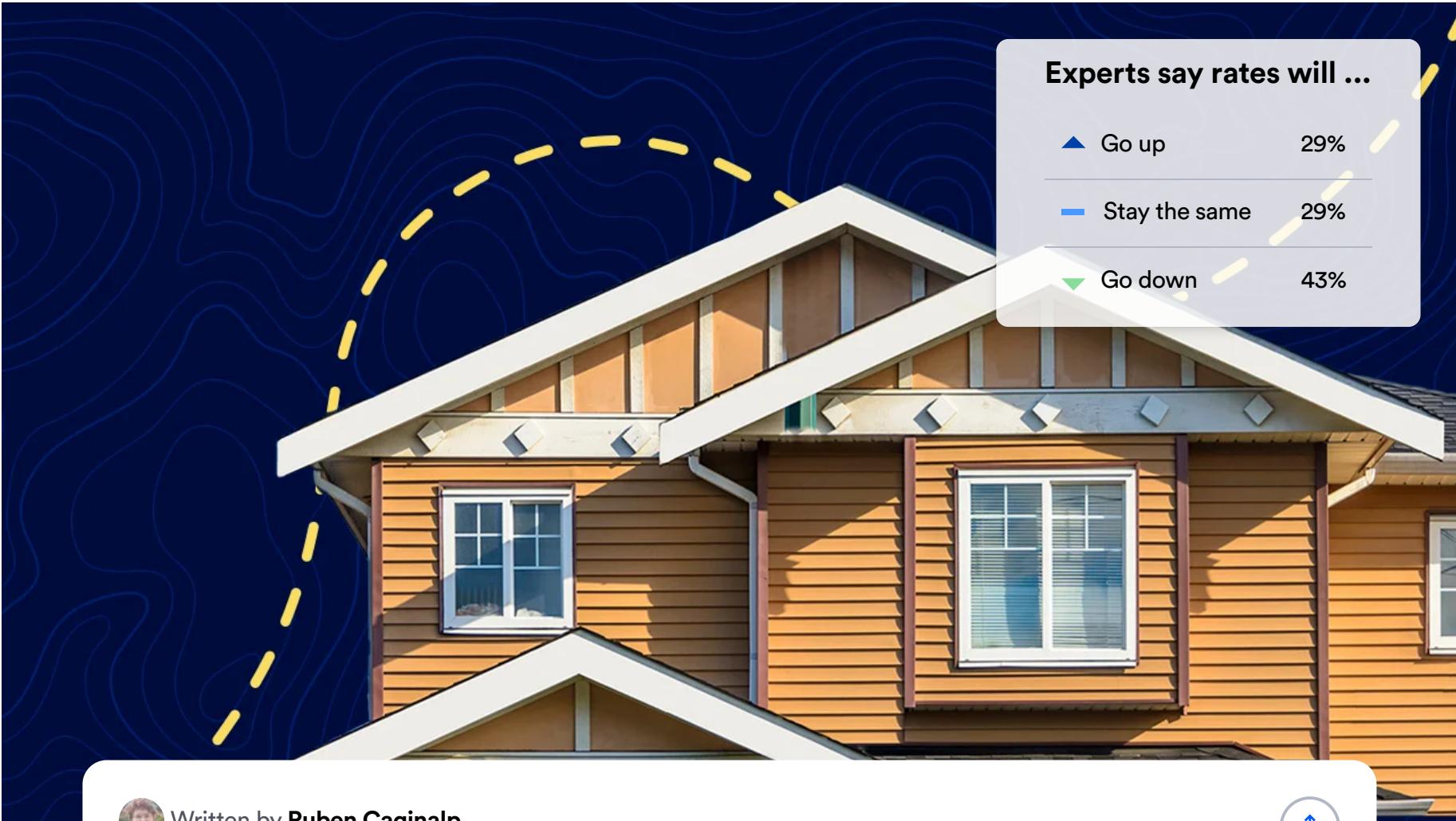




MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For August 11-17 | Bankrate



Experts say rates will ...

▲ Go up	29%
▬ Stay the same	29%
▼ Go down	43%



Written by **Ruben Caginalp**

July 27, 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.

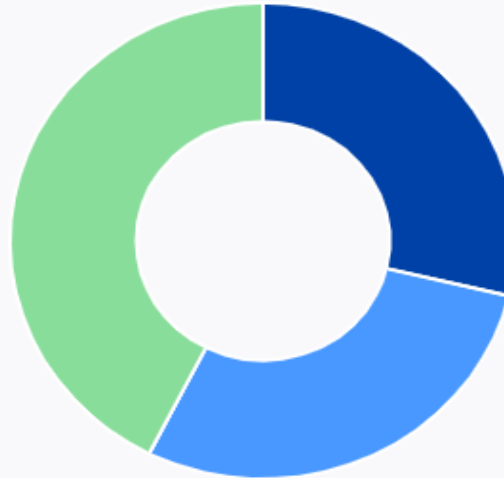
Mortgage experts are divided over where rates are headed in the coming week (August 11-17). In response to Bankrate's weekly poll, about 28 percent say rates are going up, about 43 percent say

rates are going down and another 28 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 11 - 17



Experts say rates will ...

▲ Go up	29%
■ Stay the same	29%
▼ Go down	43%

Current Mortgage Rates for August 2022

[Advertiser Disclosure](#)

Purchase Refinance	Zip Code 33160 North Miami Bea...	Property Value \$ 406,250	
Loan Amount \$ 325,000	Cash-out Yes No	Loan Term 30 year fixed... ▼	Credit Score 740+ ▼

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Lender ⓘ

APR ⓘ

Rate ⓘ

Mo. payment ⓘ

Sort by ▾



15 Year Fixed
NMLS: #240415



(5)

📞 (877) 390-5114

3.68%

Aug 15, 2022

3.25%

Points: 1.962

\$2,284

Fees: \$9,376

Next



15 Year Fixed
NMLS: #3001



(4.9)

📞 (855) 812-1018

4.00%

Aug 15, 2022

3.75%

Points: 1.667

\$2,363

Fees: \$5,417

Next



15 Year Fixed
NMLS: #1374724



(4.8)

4.14%

Aug 15, 2022

3.88%

Points: 1.799

\$2,384

Fees: \$5,887

Next



15 Year Fixed
NMLS: #1067



(4.9)

4.28%

Aug 15, 2022

4.00%

Points: 1.875

\$2,404

Fees: \$6,093

Next

1 - 4 of 13



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“

The better-than-expected inflation news will provide some short-term relief to mortgage rates.

”

— Greg McBride, CFA, Bankrate

29% say rates will go up ▲



Jeff Lazerson

President, [MortgageGrader](#)

Up. Last week's job report showed increased hiring. More pressure on the Fed to raise short-term rates. Long-term rates will follow.



Ken H. Johnson

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

Over the last 10 days, 10-year T-notes have slowly trended higher while long-term mortgage rates have bounced around plus or minus 50 basis points. Mortgage rates are rarely out of sync with 10-year Treasuries for too long. Next week, longer-term mortgage rates should rise in response to rising yields in Treasuries.

43% say rates will go down ▼



Dan Green

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

Down. The Fed is beating inflation. This will be an excellent few weeks for homebuyers. Congratulations to everyone who benefits.



Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Lower. A tame CPI (inflation at the retail level) gives hope that inflation will subside. Let's see if this persists before we set the band marching.



Greg McBride

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

Vote: Down. The better-than-expected inflation news will provide some short-term relief to mortgage rates.

29% say unchanged —



Les Parker

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

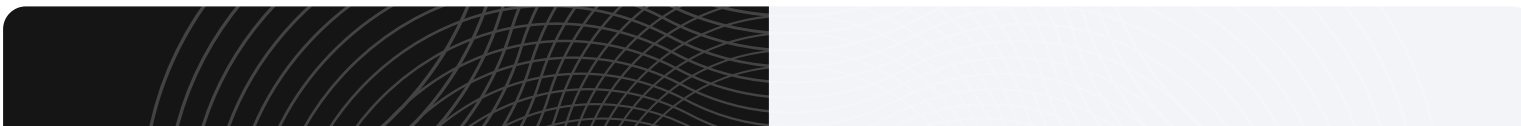
Mortgage rates will go sideways. Here's a parody based on the 1967 classic by Cream with memorable riffs and licks by Eric Clapton, "Sunshine Of Your Love": "Wages waiting so long. To be where they're rising. In the sunshine of Fed's love." Strong jobs with rising wages scattered the hopeful doves and united the hawks. Meanwhile, the struggle between slowing growth and soaring inflation rages. Rates go nowhere.



James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Lots of economic data has come out in the last week, including the big print on jobs numbers to the lower than expected reading on CPI. Whether these numbers can continue on a month-to-month basis going forward, we shall see, but I would expect the employment numbers to decline as more companies are laying off staff. Many big-box retailers are complaining that they're experiencing inventory hangovers, which can be an indication of consumers simply spending less which is a result of price inflation and less spendable money in their wallets. Next Wednesday we get retail sales numbers, which can be a market mover but with little other high-impact data, rates should remain range-bound but once again, on a day-to-day basis, volatility is expected.



Bankrate

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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