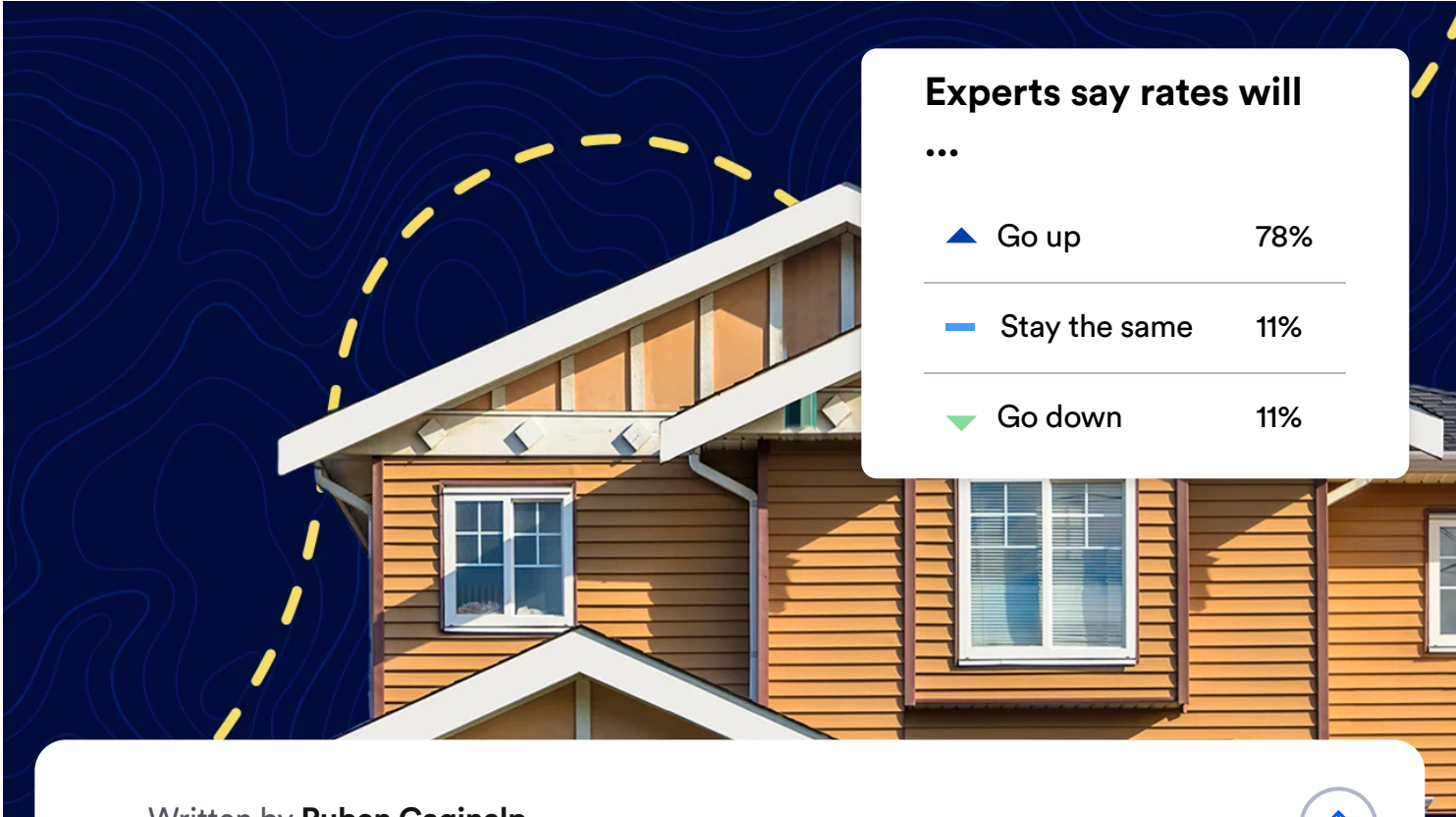


Expert Poll: Mortgage Rate Trend Predictions For September 15-21 | Bankrate



Written by **Ruben Caginalp** 

Sept. 14, 2022 / 5 min read

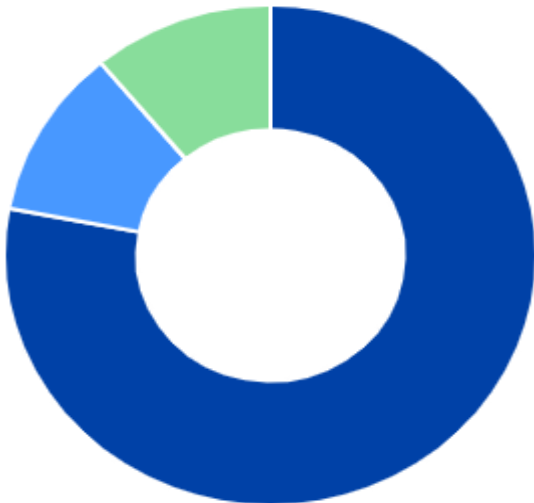
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Mortgage experts speculate that mortgage rates will increase in the coming week (September 15-21). In response to Bankrate's weekly poll, 78 percent say rates are going up, 11 percent say rates are going down and another 11 percent say rates will remain the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Sep 15 - 21



Experts say rates will ...

▲ Go up	78%
■ Stay the same	11%
▼ Go down	11%

Current Mortgage Rates for September 15, 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 ⓘ	Sort by ▾
15 Year Fixed NMLS: #240415 ★★★★★ ⓘ (5)	4.43% Sep 15, 2022	4.00% Points: 1.916	\$2,404 Fees: \$9,227	Next →
15 Year Fixed NMLS: #1374724 ★★★★☆ ⓘ (4.8)	5.14% Sep 15, 2022	4.88% Points: 1.756	\$2,549 Fees: \$5,748	Next →
15 Year Fixed NMLS: #1067 ★★★★☆ ⓘ (4.9)	5.16% Sep 15, 2022	4.88% Points: 1.875	\$2,549 Fees: \$6,093	Next →
30 Year Fixed NMLS: #3001 ★★★★☆ ⓘ (4.9)	6.53% Sep 15, 2022	6.38% Points: 1.649	\$2,028 Fees: \$5,359	Next →

“

Like a broken record skipping to the same line over and over, inflationary pressures aggressively push debt costs higher. Watch for rates to continue the march northward.

”

— Derek Egeberg, Academy Mortgage

78% say rates will go up ▲



Ken H. Johnson

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

Tuesday's news about an increase in inflation is causing a jump in the yield on 10-year T-notes. This, in turn, will cause a noticeable jump in long-term mortgage rates. Next week, 30-year mortgage rates will increase.



Jeff Lazerson

President, [MortgageGrader](#)

Up. Inflation is a continual crushing catastrophe.



Greg McBride

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

Vote: Up, up and away. Inflation remains broad-based and problematic, the Fed will continue to be aggressive in raising rates and there is more supply of mortgage-backed bonds that need to be absorbed as the Fed retreats.

Dick Lepre



Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Higher. Rates move with anticipated inflation. August CPI was higher than expected. Several more Fed hikes are expected.

Derek Egeberg

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



Higher. Like a broken record skipping to the same line over and over, inflationary pressures aggressively push debt costs higher. Watch for rates to continue the march northward.

Joel Naroff

President and chief economist, [Naroff Economic Advisors](#), Holland, Pennsylvania



Up. Inflation has become embedded in the economy.

Robert Brusca

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



Higher.

11% say rates will go down ▼



Logan Mohtashami

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



Lower. The only reason I am saying lower is that we had such a negative impact on rates and bond yields after the CPI report, which showed core inflation still growing at an unhealthy pace that a slight pullback in pricing can likely be this week. Rate pricing has been wild this year, so it does take much to move things either way daily. However, longer-term we do see progress being made on the inflation data, the BLS accounts for rental inflation differently than others so rent inflation growth slowing is more a 2023 story than 2022.

11% say unchanged —





Michael Becker

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

This week's CPI or Consumer Price Index report showed headline inflation slowing, but not as much as markets were expecting. And the core inflation number that strips out energy and food was higher than expected. This led to another sell-off in bond markets leading to higher mortgage rates. The bond markets are pricing in a 0.75 percent hike by the Fed next week, with a slight possibility of 1.00 percent hike. Looking forward, how much the Fed hikes rates next week and what they say will go a long way in determining the direction of mortgage rates. Since bond markets have seemed to price in an aggressive Fed, I will say mortgage rates will be flat in the coming 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

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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