

[Mortgages](#)

# Expert poll: Mortgage rate trend predictions for November 10-16

Written by [Ruben Caginalp](#)

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Mortgage experts are divided about which direction mortgage rates will go in the coming week (November 10-16). In response to Bankrate's weekly poll, about 35

percent say rates are going up, 30 percent say rates are going down and another 35 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 Nov. 10 - 16



### Experts say rates will...

▲ Go up	36%
— Stay the same	36%
▼ Go down	27%

Percentages might not equal 100 due to rounding.

## Current Mortgage Rates for November

# Current Mortgage Rates For November 14, 2022

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<b>Purchase</b>	<b>Refinance</b>	Zip Code <b>33431</b> Boca Raton, FL	Property Value <b>\$ 406,250</b>
Loan Amount <b>\$ 325,000</b>	Cash-out <input checked="" type="checkbox"/> <b>Yes</b> <b>No</b>	Loan Term <b>30 year fi...</b>	Credit Score <b>740+</b>

Show more options +

Lender <i>i</i>	APR <i>i</i>	Rate <i>i</i>	Mo. payment <i>i</i>	Sort by <i>v</i>
30 Year Fixed NMLS: #1374724 ★★★★★ <i>i</i> (4.8)	<b>6.29%</b> Nov 14, 2022	<b>6.13%</b> Points: 1.699	<b>\$1,975</b> Fees: \$5,562	Next →
30 Year Fixed NMLS: #174457 ★★★★☆ <i>i</i> (3.7) ☎ (877) 392-1118	<b>6.61%</b> Nov 14, 2022	<b>6.38%</b> Points: 1.964	<b>\$2,028</b> Fees: \$7,978	Next →
30 Year Fixed NMLS: #2113062 ★★★★★ <i>i</i> (4.9)	<b>7.37%</b> Nov 14, 2022	<b>7.13%</b> Points: 1.917	<b>\$2,190</b> Fees: \$7,775	Next →
30 Year Fixed NMLS: #3001 ★★★★★ <i>i</i> (4.9)	<b>8.19%</b> Nov 14, 2022	<b>8.00%</b> Points: 1.766	<b>\$2,385</b> Fees: \$5,739	Next →

“

# Steady Treasury yields will lead to steady mortgage rates.

”

— [Ken H. Johnson](#)  
Florida Atlantic University

## 36% say rates will go up ▲

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**Michael Becker**

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

Mortgage rates have been rallying since the Fed meeting last week despite Fed Chairman Jay Powell's hawkishness during his post-FOMC meeting press conference. The CPI or Consumer Price Index number due out the morning this report will be posted will give us an idea of the direction of mortgage rates over the coming week. The last few reports have caused bonds to sell off and led to higher mortgage rates. I will vote for that trend to continue. Expect higher mortgage rates in the coming week.



**Greg McBride**

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

Inflation has run far hotter for far longer than expected. With a few metrics of inflation and inflation expectations on tap over the coming week, there will be plenty of opportunity for further

disappointment.



**Derek Egeberg**

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

Higher. Elections are over. Inflation is hot. Interest rates will continue to rise until inflation is cut in half.



**Robert Brusca**

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

Higher! More Democrats and more inflation! Weeeeeeee!

**27% say rates will go down** ▼

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**Les Parker**

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

Mortgage rates will go down. Here's a parody based on the 1993 international hit by Ace of Base, "The Sign": "Rents saw the sign, and it opened up buyers; Who saw the sign; No one's gonna drag rents up to get into the light where they belong; But where do bulls belong?" Rents are falling since

rents up to get into the right where they belong, but where do bulls belong? rents are falling since landlords discovered renters don't have the income. So now renters are looking at buying, but rates have to drop to make it sensible.



## Logan Mohtashami

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

The 10-year yield has had a more challenging time trying to break above the recent highs, and the dollar is getting softer lately. For the next week, the big data line that can move yields higher is the CPI report if it comes in hotter. However, we are also getting to the point where most people understand that rent inflation driving core CPI higher is lagging, so some people are looking past that reality. Other components are more critical. However, we all know the Fed wants a higher unemployment rate, so a higher jobless claims print should start meaning the rise in yields is coming to an end. Everyone needs to keep an eye out on the jobless claims data now for more clues. I believe the Fed will pivot once that breaks over 323,000 on a four-week moving average.



## Dan Green

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

The midterms added the clarity that mortgage markets needed. Rates go down from here.

## 36% say unchanged—

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## Joel Naroff

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

Flat. Markets need to digest the election.



## Ken H. Johnson

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

The 10-year Treasury yield has held fairly steady the last few days. Mortgage rates, not surprisingly, have followed suit hovering in the 7 percent range. Steady Treasury yields will lead to steady mortgage rates. Next week, long-term mortgage rates will remain unchanged.



## Dick Lepre

Loan agent, [CrossCountry Mortgage](#), Alamo, CA

CPI is Thursday, Nov. 10. CPI could move markets if there were a report well outside the range of forecasts. The most important number in the CPI report is Ex Food and Energy year-over-year. Conforming mortgage rates will stay in the 7 percent to 7.5 percent range until there is a substantial change in CPI.



## Jeff Lazerson

President, [MortgageGrader](#)

Unchanged.

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