


Mortgages > Rate Trends

Expert poll: Mortgage rate trend predictions for January 5-11

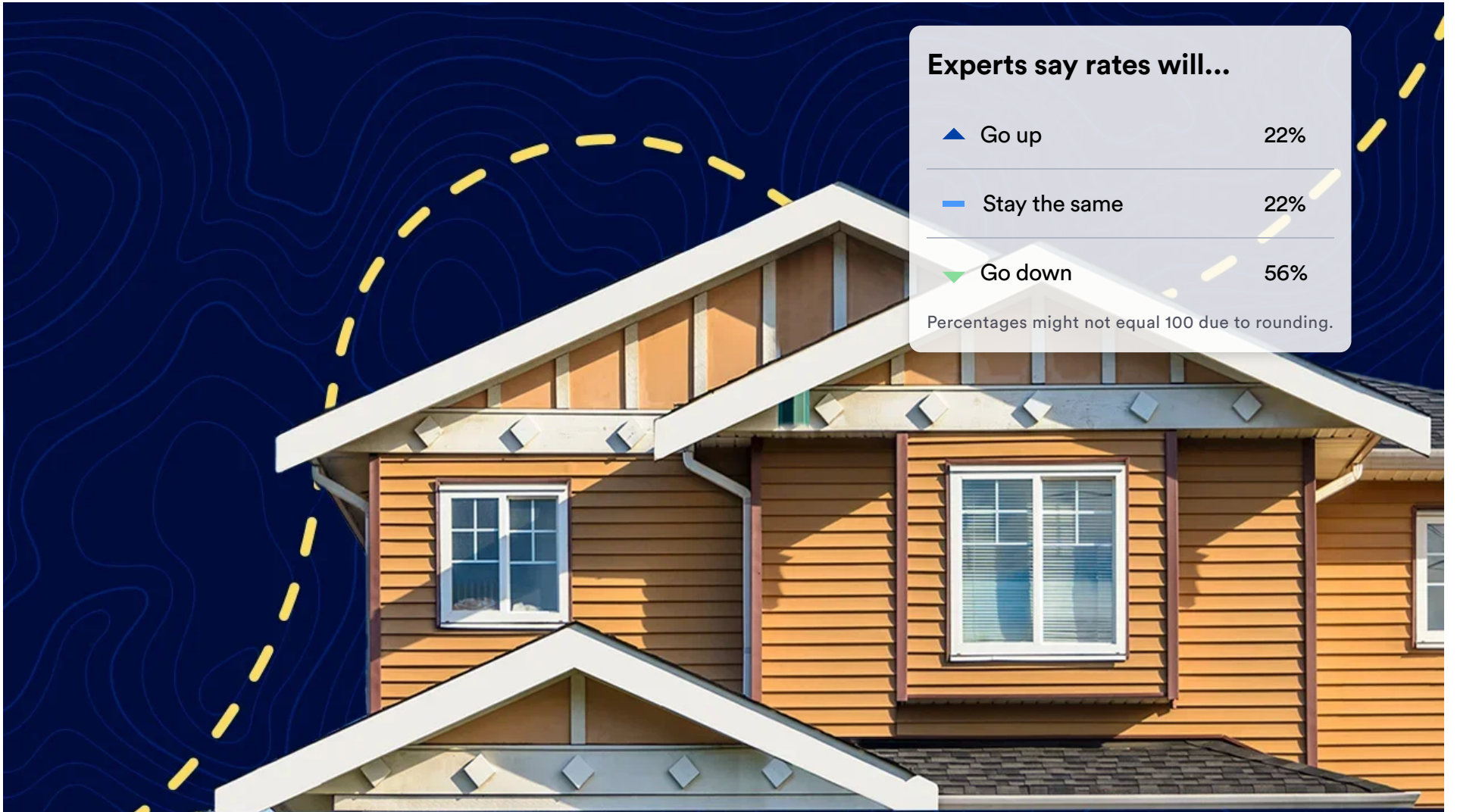
 Written by **Ruben Caginalp**

Jan. 4, 2023 | [Advertiser Disclosure](#)

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Experts say rates will...

- ▲ Go up 22%
- Stay the same 22%
- ▼ Go down 56%

Percentages might not equal 100 due to rounding.

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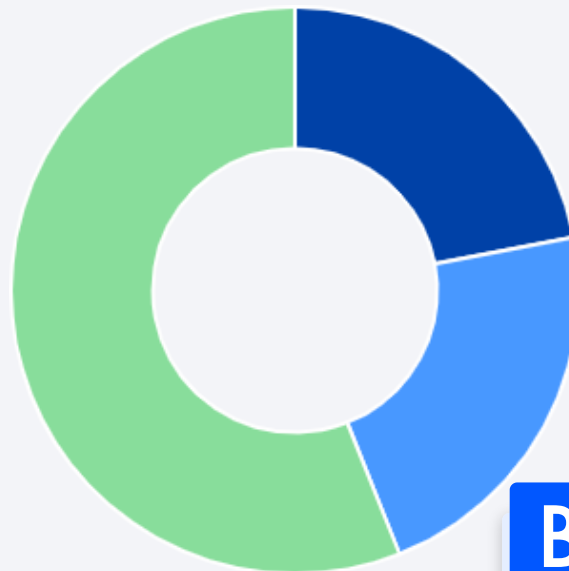
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Mortgage experts predict that rates will go down in the coming week (January 5-11). In response to Bankrate's weekly poll, 22 percent say rates are going up, 56 percent say rates are going down and another 22 percent say rates will remain the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Dec. 7-Dec. 13



Experts say rates will...

▲ Go up

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— Stay the same

▼ Go down

56%

Percentages might not equal 100 due to rounding.

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Current Mortgage Rates for January 9, 2023

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Purchase	Refinance	Zip Code 33435	Boynton Beach, FL	Property Value \$ 720,000
Loan Amount \$ 432,000	Cash-out Yes	No	Loan Term 30 year fixed	Credit Score 740+

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Lender	APR	Rate	Mo. payment	Sort by
 30 Year Fixed NMLS: #181106	5.42% Jan 9, 2023	5.25% Points: 1.639	\$2,386 Fees: \$8,135	Next →
 30 Year Fixed NMLS: #1401 ★★★★★ (5)	5.51% Jan 9, 2023	5.38% Points: 1.492	\$2,420 Fees: \$6,445	Next →
 30 Year Fixed NMLS: #1168 ★★★★★ (3.9) ☎ (844) 413-3622	5.57% Jan 9, 2023	5.50% Points: 0.626	\$	<div style="border: 1px solid blue; padding: 10px;"> <div style="background-color: #007bff; color: white; padding: 5px; display: inline-block;">B</div> <p>See today's mortgage rates</p> <p>Check rates and get custom quotes from top lenders. No credit check required.</p> <p>Get my quote</p> </div>
 THE SMART WAY TO MORTGAGE	5.54%	5.30%	\$2,400	Next →

30 Year Fixed
NML #2389303
★★★★☆ (4.8) ⓘ

5.54%

Jan 9, 2023

5.58%

Points: 1.646

\$2,420

Fees: \$7,785

Next →

Mortgage rates have much more room to fall. Home buyers, have already seen peak 30-year interest rates.

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— Dan Green
Homebuyer.com

22% say rates will go up ▲



Robert Brusca

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

Higher.



Ken H. Johnson

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

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10-year treasury note yields have been rising steadily since the middle of December. Long-term mortgage rates have been following suit and rising steadily as well. This week should be no different. Long-term mortgage rates will rise slightly in the coming week.

56% say rates will go down ▼



Les Parker

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

Mortgage rates go down. Here's a parody based on The Black Eyed Peas' 2010 song, "Fashion Beats": "Get ready for the night. Hedgin' people just keep on rockin'. Get ready for the buy. Party people just keep on rockin' in fashion... to the beats." The mortgage rate trend is down, backed by slowing inflation and growth. As a result, the mild increase in rates in December ends with the New Year's resolute bulls.



Michael Becker

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

The release of the minutes from the most recent Fed meeting show the Fed taking a hawkish stance, which has helped ease financial conditions over the last month. This will push bond yields higher and

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e.

However, I think economic reports coming out, like this Friday's jobs report, will show a softening economy and lead to a rally in rates. Mortgage rates will be lower in the coming week.



Dan Green

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

Down. Mortgage rates have much more room to fall. Home buyers have already seen peak 30-year interest rates.



Logan Mohtashami

Housing analyst, [HousingWire](https://www.housingwire.com), Irvine, California

Lower. Bond yields are retreating, most likely due to the typical money flow that happens at the start of the year. However, we are seeing more and more evidence of a weaker growth rate of inflation, which should be the story of the

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Greg McBride

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

Vote: Down. The direction of mortgage rates hinges largely on the monthly employment report, but softer job and wage growth would pull bond yields and mortgage rates lower.

22% say unchanged—



Dick Lepre

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

Trend: Flat. Rates move with inflation indicators. Watch the BLS Employment Situation Report of Jan. 7. Expectation for December jobs is an increase of 150,000-230,000. If employment is above 250,000, we will see higher rates.



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James Sahnger

Mortgage planner, [C2 Financial Corporation](#), Jupiter, Florida

Unchanged. As we start the new year, rates have somewhat stabilized in the low-to-mid-6 percent range. This is up from 3.25 percent twelve months ago, while the 10-year U.S. Treasury is up 2.0 percent to 3.70 percent from 1.70 percent. The increases certainly impact everyone to a degree. We end this week with the first labor report, which typically can be a big market mover, but this one shouldn't cause much of a stir. Look for rates to remain stable to slightly lower over the next seven days.

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