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Mortgages

Expert poll: Mortgage rate trend predictions for January 12-18

Written by [Ruben Caginalp](#)

Jan. 11, 2023 | [Advertiser Disclosure](#)



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Mortgage experts are divided about rate trends in the coming year. In Bankrate's weekly poll, 38 percent say rates are going up.

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another 38 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	38%
■ Stay the same	25%
▼ Go down	38%

Percentages might not equal 100 due to rounding.

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Current Mortgage Rates for January 12, 2023

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Purchase	Refinance	Zip Code 33606	Tampa, FL	Property Value \$ 640,000
Loan Amount \$ 384,000	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	5.32% Jan 12, 2023	5.13% Points: 1.909	\$2,091 Fees: \$8,385	Next →
30 Year Fixed NMLS: #240415 ★★★★★ (5)	5.35% Jan 12, 2023	5.13% Points: 1.67	\$2,091 Fees: \$9,412	Next →
30 Year Fixed NMLS: #2389303 ★★★★★ (4.8)	5.41% Jan 12, 2023	5.25% Points: 1.55	\$2,121 Fees: \$6,627	Next →
30 Year Fixed NMLS: #1374724 ★★★★★ (4.8)	5.66% Jan 12, 2023	5.50% Points: 1.732	\$2,180 Fees: \$6,735	Next →

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“ If the Consumer Price Index shows further deceleration in inflation, we’ll see bond yields and mortgage rates pulling back. ”

— Greg McBride, CFA
Bankrate

38% say rates will go up ▲



Joel Naroff

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

Rise. Underlying inflation pressures have not gone away.



Jeff Lazerson

President, [MortgageGrader](#)

Up. Wage inflation has not yet been tamed.



Ken H. Johnson

Real estate economist, [Florida](#)

After heading downward for the last week, the yield on 10-year mortgage rates and 10-year Treasury yields are highly correlated upwards this week.

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38% say rates will go down ▼



Robert Brusca

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

Lower.



Greg McBride

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

Vote: Down. "If the Consumer Price Index shows further deceleration in inflation, we'll see bond yields and mortgage rates pulling back."



Dan Green

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

Down. The Great Mortgage Rate Rebound continues.

25% say unchanged—



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Dick Lepre

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

Trend: Flat. CPI (the most important inflation metric) is Thursday, Jan. 12. Markets pay the most attention to Ex-Food/Energy, year/year. If that is less than 5.6 percent, we will see rates continue to fall.



Michael Becker

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

Mortgage rates over the next week will in large part be determined by the CPI report that comes out on Thursday. I am writing this prior to the release of the report. The last few reports have come in better than forecast and have shown inflation at both the headline and core level falling. The forecast for this month is for continued improvement in the year-over-year number, but an increase in headline inflation month-over-month. If this happens, I think mortgage rates will be steady for the coming week. Flat mortgage rates in the coming week.

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