

Mortgages

Expert poll: Mortgage rate trend predictions for February 9 - February 15

Written by [Ruben Caginalp](#)

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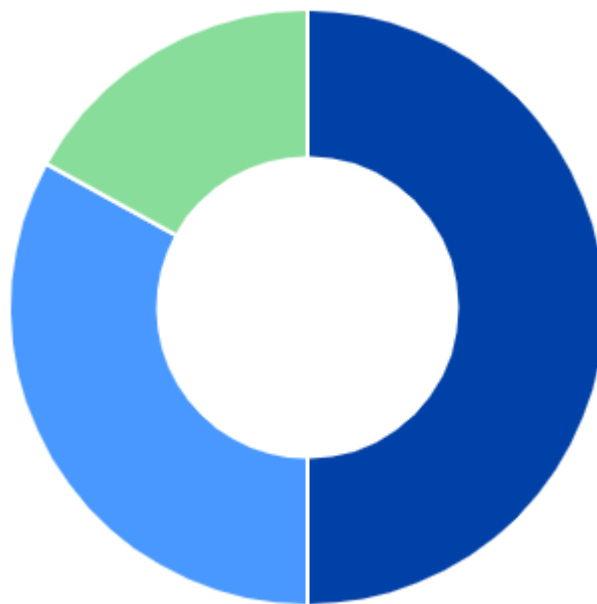
Mortgage experts are divided about rate trends in the coming week (Feb. 9-Feb. 15), but the plurality predicts an increase. In response to Bankrate's weekly poll, 50 percent say rates are going

up, 33 percent say rates are going down and another 17 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 Jan. 26-Feb. 1



Experts say rates will...

▲ Go up	50%
■ Stay the same	33%
▼ Go down	17%

Percentages might not equal 100 due to rounding.

Current Mortgage Rates for February 10, 2023

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<input type="checkbox"/> Purchase	<input checked="" type="checkbox"/> Refinance	Zip Code 33431 Boca Raton, FL	Property Value \$ 720,000
Loan Amount \$ 432,000	Cash-out <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Loan Term 30 year fi...	Credit Score 740+

[Show more options](#)

Lender	APR	Rate	Mo. payment	Sort by
30 Year Fixed NMLS: #240415 (5)	5.33% Feb 10, 2023	5.13% Points: 1.767	\$2,352 Fees: \$9,628	Next →
30 Year Fixed NMLS: #1374724 (4.8)	5.79% Feb 10, 2023	5.63% Points: 1.785	\$2,487 Fees: \$7,796	Next →
30 Year Fixed NMLS: #1053 (5)	6.00% Feb 10, 2023	6.00% Points: 0	\$2,590 Fees: \$0	Next →



The Federal Reserve beat inflation and engineered a soft landing. Plan for lower

mortgage rates ahead.

”

— Dan Green, CEO

Homebuyer.com, Austin, Texas

50% say rates will go up ▲



Ken H. Johnson

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

After a lull, 10-year Treasury yields have begun to rise again. Mortgage rates responded across the board with all the mortgage product groups experiencing increases. This should continue for the near future. Next week, long-term mortgage rates should rise, if only modestly.



Joel Naroff

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

Up. Powell's disinflation has already occurred.



Greg McBride

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

Vote: Up. The Fed continues to talk tough about doing whatever is necessary to get inflation down to 2 percent, and the markets seem to be getting the message...maybe.

17% say rates will go down ▼



Dan Green

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

Down. It's a trendline lower. Mortgage rates down, home affordability up.

33% say unchanged—



Dick Lepre

Loan agent, [CrossCountry Mortgage](https://www.crosscountrymortgage.com), Alamo, CA

Trend: Flat. Rates were markedly higher in the past week. This was driven by the BLS Employment Situation Report which, only after seasonal adjustment, was positive. The CPI for January will be published on Tuesday 2/14. We can hope that the Valentine's Day release will show further containment of inflation.



Les Parker

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

Mortgage rates will go nowhere. Here's a parody based on the TLC 1995 hit, "Waterfalls": "Don't go chasing waterfalls. Please stick to the MBS and its pools that you're used to." Central bankers sent more signals of tightening ahead. So, the short-term rates driven by the Federal Reserve went over the falls. Meanwhile, mortgage rates stay near the riverbanks in calm waters.

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