

Mortgages

# Expert poll: Mortgage rate trend predictions for March 16 - March 22

Written by [Ruben Caginalp](#)

Mar. 15, 2023 | [Advertiser Disclosure](#)



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Most mortgage experts predict that rates will increase in response to Bankrate’s weekly poll, 10 percent said

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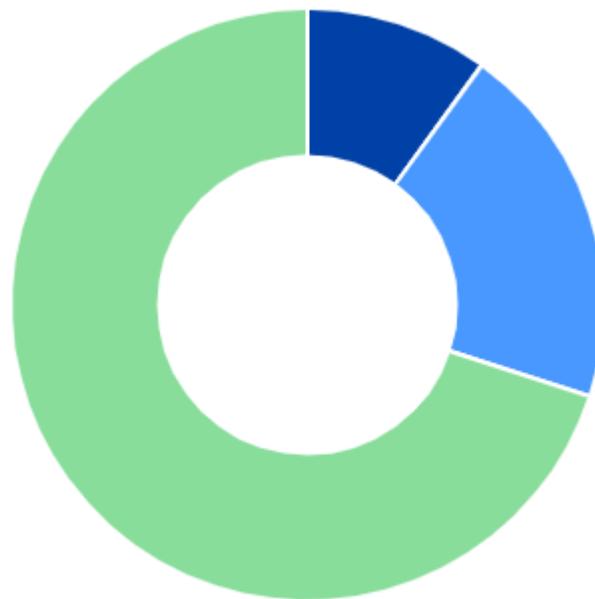
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going down and 20 say rates will remain the same. You can figure what your monthly payment would be using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Mar. 16-Mar. 22



### Experts say rates will...

|                 |     |
|-----------------|-----|
| ▲ Go up         | 10% |
| ■ Stay the same | 20% |
| ▼ Go down       | 70% |

Percentages might not equal 100 due to rounding.



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# Current Mortgage Rates for March 17, 2023

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Zip Code: **33074** Pompano Bea...

Property Value: **\$ 640,000**

Loan Amount: **\$ 384,000**

Cash-out :

Loan Term: **30 year fi...**

Credit Score: **74...**

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| Lender  | APR                          | Rate                          | Mo. payment                     | Sort by                |
|---|------------------------------|-------------------------------|---------------------------------|------------------------|
| 30 Year Fixed<br>NMLS: #240415<br>★★★★★ (5)<br>📞 (877) 390-5114   | <b>5.33%</b><br>Mar 17, 2023 | <b>5.13%</b><br>Points: 1.771 | <b>\$2,091</b><br>Fees: \$8,795 | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #1077157<br>★★★★★ (4.9)                    | <b>5.52%</b><br>Mar 17, 2023 | <b>5.50%</b><br>Points: 0     | <b>\$2,180</b><br>Fees: \$995   | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #274058<br>★★★★★ (4.8)<br>📞 (866) 291-8270 | <b>5.55%</b><br>Mar 17, 2023 | <b>5.38%</b><br>Points: 1.616 | <b>\$2,150</b><br>Fees: \$7,255 | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #1374724<br>★★★★★ (4.8)                    | <b>5.91%</b><br>Mar 17, 2023 | <b>5.75%</b><br>Points: 1     |                                 |                        |



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**Fears of banking system solvency is sending money out of bank stocks and into 10-year Treasury notes...driving yields down. This will lead to a further decline in mortgage rates in the coming week.**



— **Ken H. Johnson**

Real estate economist, Florida Atlantic University

**10% say rates will go up ▲**



**Jeff Lazerson**

President, [MortgageGrader](#)

The regional bank takeovers were outlier events as it concerns mortgage rates, home prices and the economy. Inflation still needs to be slayed.

**70% say rates will go down ▼**



Dan

**B**

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

Silicon Valley Bank's down-funnel effects drag mortgage rates lower. Mortgage rates are falling in classic "risk-off" trading. Wall Street is selling risky assets and moving into safer ones, including mortgage-backed bonds. There is also speculation that the Federal Reserve will start to slow its rate hikes. Additional hikes may work against how policymakers want to stabilize banking.



### Michael Becker

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

In the last week, we've had the non-farm payroll report and the CPI or consumer price index report. These are usually bond market movers and likely would have impacted rates a good deal had we not had the second- and third-largest bank failures in U.S. history with Silicon Valley and Signature Banks falling. These failures along with concerns about Credit Suisse and downgrades of First Republic have bonds yields dropping in a flight-to-safety trade. Many are speculating the Fed will not hike rates next week as a response. This is quite a change from last week when many were calling for a 0.5 percentage point hike. It may take a while for this to settle down, so I expect lower rates in the coming week.



### Ken H. Johnson

Real estate economist, I

Fears of banking system solvency is sending mortgage rates in a flight to safety. This is driving yields on t



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closely tied to long-term mortgage rates. All of this will lead to a further decline in mortgage rates in the coming week.



### Greg McBride

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

Down. Financial stability concerns are driving investors into safe-haven Treasurys, with bond yields and mortgage rates lower as a result.



### Robert Brusca

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

Lower



### Nancy Vanderbruggen, CFA

CFA, Senior Research Analyst, [Stone & Mc](#)

**B**

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Lower



### Mitch Ohlbaum

Mortgage banker, [Macoy Capital Partners](#), Los Angeles, CA

The 10-year Treasury has seen some uncertainty over the last month but today it is trading at 3.415 percent and less than two weeks ago it crossed the 4 percent mark. The recent drop in treasury rates has been caused by the collapse of Silicon Valley Bank and the fear that other banks will follow. All of this is triggering the Fed to take another and closer look at rate hikes and what they might do to the overall market. With all this in mind, mortgage rates should be on a downward trend.

## 20% say unchanged—

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### Les Parker

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

Mortgage rates go nowhere. Here’s a parody based on The Byrds’ 1965 hit “Turn, Turn, Turn.” “To every curve, turn, turn, turn. There is a reason, turn, turn, turn. And a time to every rate move under heaven.” The mortgage market remains calm amid the banking crisis.



### Dick

Loan agent, [CrossCountry](#)

**B**

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The collapse of Silicon Valley Bank has created uncertainty in markets. Money has moved from equities to fixed income and driven mortgage rates lower.

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