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MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Feb. 11-17, 2021

Experts say rates will ...

| | |
|-----------------|-----|
| ▲ Go up | 38% |
| ▬ Stay the same | 46% |
| ▼ Go down | 15% |

By **Zach Wichter**

Feb. 10, 2021 / 5 min read

Image Credit: MoMo Productions/Getty Images



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Expert Mortgage Rate Predictions for February 11-17

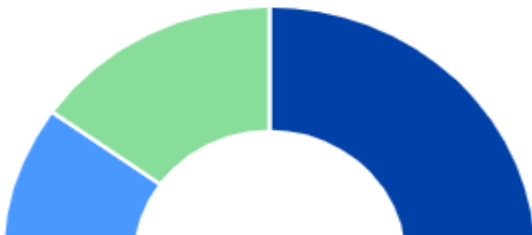


Mortgage experts are divided over where rates will go in the coming week (Feb. 11-17). In response to Bankrate's weekly poll, 46 percent said rates will stay more or less the same next week and 38 percent said they would rise. Meanwhile, 15 percent said next week mortgage rates will decline. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Feb 11 - 17





Experts say rates will ...

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|-----------------|-----|
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Current Mortgage and Refinance Rates for February 2021

[Advertiser Disclosure](#)

| | | | | |
|-----------------|------------------|----------------|-----------|-------------------|
| Purchase | Refinance | Zip Code | 33436 | Boynton Beach, FL |
| Credit Score | 740+ | Property Value | \$562,500 | |
| Loan Amount | \$450,000 | | Loan Term | 30 year fixed |

[Show more options](#) (+)

| Lender | APR ⓘ | Rate ⓘ | Mo. payment ⓘ | |
|----------------------|--------------|--------------|----------------|-------------|
| | 2.47% | 2.38% | \$1,749 | Next |
| 30 Year Fixed | Feb 17, 2021 | Points: 1.25 | Fees: \$5,625 | |
| NMLS: #1522344 | | | | |

| | | | | |
|--------------------------------|--------------|---------------|----------------|------|
| | 2.49% | 2.38% | \$1,749 | Next |
| 30 Year Fixed NMLS: #330511 | Feb 17, 2021 | Points: 1.447 | Fees: \$6,511 | |

| | | | | |
|------------------------------|--------------|--------------|----------------|------|
| | 2.50% | 2.50% | \$1,778 | Next |
| 30 Year Fixed NMLS: #7872 | Feb 17, 2021 | Points: 0 | Fees: \$0 | |

PREMIER PARTNER

| | | | | |
|--|--------------|---------------|----------------|------|
| | 2.53% | 2.38% | \$1,749 | Next |
| | Feb 17, 2021 | Points: 1.906 | Fees: \$9,077 | |

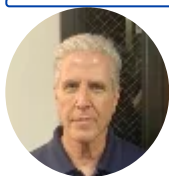
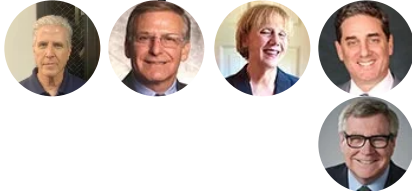


Rates will only move if Jay Powell's words cause them to. Don't bet on it.



— Greg McBride, Bankrate

38% say rates will go up ▲



Gordon Miller

Owner, [Miller Lending Group, LLC](#), Cary, North Carolina

With the 10-year Treasury heading toward 1.20 and a massive stimulus package on the way I would expect rates to inch higher this week. This could very well be short term in nature as I also expect the markets to deal with uncertainty

regarding reopening and the annual inflation fear discussion we seem to get every year.



Joel Naroff

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

Up. Still high on stimulus.



Nancy Vanden Houton, CFA

CFA, Senior Research Analyst, Stone & McCarthy Research Associates, New York, NY

Higher.



Michael Becker

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

Inflation expectations are rising. In fact the 10-year break-even rate is now the highest it's been since 2014. This rate is the market's expectation for inflation over the next 10 years. Additional fiscal stimulus being advanced by the Biden administration is the reason these expectations are rising. This is putting upward pressure on bond yields and mortgage rates as inflation eats away already low bond yield returns. I expect this trend to continue and for mortgage rates to rise in the coming week.



Les Parker

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

Mortgage rates go up. Here's a parody based on the 1979 Pink Floyd hit, "Comfortably Numb." "Bulls turned to look but it was gone; They cannot put their finger on it now. The debt is grown; Low rates are gone. Bulls have become comfortably numb." Economists are concerned that the additional \$1.9 trillion fiscal stimuli will overheat the nation's economy. So, mortgage rates rise.

15% say rates will go down ▼



Jeff Lazerson

President, [MortgageGrader](#)

Down. A new strain of COVID is hitting the U.S. Unemployment and new job losses aren't looking good.

Robert Brusca

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



Lower.

46% say unchanged –



Ken H. Johnson

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

Long-term mortgage rates will, again, remain virtually unchanged for this coming week. 10-year Treasury yields continue to hover between 1.00 percent and 1.20 percent, while 30-year mortgage rates hold steady slightly below 3.0 percent. This pattern should hold until Congress agrees on the next stimulus package and it is signed by the President. At that point, we will see how these monies impact the demand for financial assets such as 10-year Treasuries and long-term home mortgages.



Jennifer Kouchis

Senior vice president, real estate lending, VyStar Credit Union, Jacksonville, Florida

Rates will stay the same.



Logan Mohtashami

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

Unchanged. For now, the 10-year yield has a hard time breaking above 1.20 percent, even though the trend higher since the lows in August are intact. Disaster relief will happen one way or another, but the vaccination story is the key in 2021. In time the 10-year yield will get to 1.33 percent and higher, taking mortgage rates higher with it. We will have a bump in the road getting there, but as long as we are vaccinating more Americans every day, we will all walk in the sun without a mask.



Dick Lepre

Senior loan officer, [RPM Mortgage, Inc.](#), Alamo, CA

Trend: Flat. The Treasury techs are bearish (lower prices, higher yields), MBS prices are flat. While there continues to be angst that stimulus spending will cause Treasury yields to rise, actual core inflation as measured by CPI was zero

in January. The anticipation of inflation is not going away any time soon. The pandemic continues to restrain spending keeping retail prices flat.



Greg McBride

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

Vote: Unchanged. With a light economic calendar until Feb. 17 and the uncertain details on further stimulus, rates will only move if Jay Powell's words cause them to. Don't bet on it.



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year Treasury is trading at 1.16 percent, which is virtually the same as last week. We are seeing lots of economic data coming from all areas and it is just not consistent enough to get a sense of where the country stands economically. We see skyrocketing home prices on one side and hiring and re-hiring far below expectations on the other side. The new administration is working on a major stimulus package to keep the economy moving ahead and yet the stock market is soaring. As I have said in the past, the market hates uncertainty and that is what we are experiencing now.

About the Bankrate.com Rate Trend Index

Bankrate's panel of experts is comprised of economists, mortgage bankers, mortgage brokers and other industry experts who provide residential first mortgages to consumers. Results from Bankrate.com's Mortgage Rate Trend Index are released each Thursday.



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ABOUT THE AUTHOR

Zach Wichter is a mortgage reporter at Bankrate. He previously covered the airline industry for our sister site The Points Guy and business news, with a focus on aviation, for The New York Times.

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