



Now is the time to refinance

See rates

Better NMLS #330511

MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For June 3-9, 2021

Experts say rates will ...

▲ Go up	30%
▬ Stay the same	50%
▼ Go down	20%

Written by **Zach Wichter**

June 2, 2021 / 5 min read

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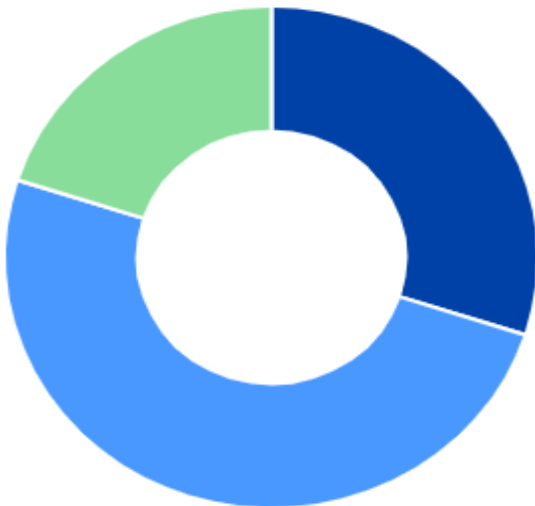
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Mortgage experts are divided on the question of how rates will move the week ahead (June 3-9), but most expect them to stay the same. In response to Bankrate's weekly poll, 50 percent said rates will go nowhere while 30 percent said rates will rise and 20 percent said rates will fall. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Jun 3 - 9



Experts say rates will ...

▲ Go up

■ Stay the same

▼ Go down

Current Mortgage Rates for June 2021

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Purchase
Refinance

Credit Score ▼
740+

Loan Amount
\$ 325,000

Zip Code 📍
33436 Boynton Beach, FL

Property Value
\$ 406,250

Loan Term ▼
30 year fixed

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Lender	APR (i)	Rate (i)	Mo. payment (i)
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Better.com

★★★★★ (3.8)

30 Year Fixed

NMLS: #330511

2.49%

Jun 3, 2021

2.38%

Points: 1.473

\$1,263

Fees: \$4,787

Next

Sebonic Financial

★★★★★ (4.6)

30 Year Fixed

NMLS: #66247

2.54%

Jun 3, 2021

2.38%

Points: 1.642

\$1,263

Fees: \$6,826

Next

AimLoan.com

★★★★★ (4.4)

30 Year Fixed

NMLS: #2890

2.55%

Jun 3, 2021

2.38%

Points: 1.473

\$1,263

Fees: \$4,787

Next

Garden State Home Loans

★★★★★ (5)

30 Year Fixed

NMLS: #473163

2.64%

Jun 3, 2021

2.38%

Points: 1.642

\$1,263

Fees: \$6,826

Next

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“

Enjoy rates where they are but this could be the low point of the summer.

”

— James Sahnger, C2 Financial Corporation

30% say rates will go up ▲



Joel Naroff

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

Up. Really good jobs report should power a further inflation scare.



Ken H. Johnson

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

Long-term mortgage rates should move up slightly this week. Lots of upward pressure (namely expected inflation) on mortgage rates in the market right now and 10-year Treasuries have moved back up into the 1.6s. These pressures will combine to move long-term mortgage rates slightly higher this coming week.



Greg McBride

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

Vote: Up. The movement in mortgage employment numbers, specifically a major upward revision to April's initial yields and mortgage rates a bit of

20% say rates will go down ▼



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Jeff Lazerson

President, [MortgageGrader](#)

Down. Fed keeps buying mortgage backed securities to keep rates down as mortgage volume is declining.

Jennifer Kouchis

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

Rates are pushing down. Rates are ignoring the typical market indicators and continue to push down while lenders are cannibalizing each other to stay competitive and prevent runoff.

50% say unchanged –

Dick Lepre

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

Trend: Flat. This week we will see rates flat. Rates will be flat through September but with annoying moves up and down in a market lacking consensus. Uncertainty breeds volatility. My belief is that come September we will see that the belief that inflation was ordained is completely incorrect because debt generated by fiscal policy is inherently disinflationary or deflationary. Don't get blinded by month/month CPI because this period of recovery will produce uneven and transitory data.

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year is trading at 1.60 per cent in the market and the Fed remain cautious about inflation. OPEC and Russia have agreed to increase production which will keep a lid on prices and keep inflation in check.

Logan Mohtashami

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

Unchanged. Still no break on the 10-year yield. With the inflation data, the bond market is simply yawning. A report coming up and it will be interesting to see what number, where the 10-year yield closes on Friday.



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anticipated as well. Keep an eye out for the 1.55 percent level and the 1.75 percent level this week.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. 2021 started off with continued concerns about COVID-19 and its economic impact. Daily cases peaked just north of 300,000 in mid-January and declined to under 15,000 recently. With the economy open and reopening across the country, inflation concerns ramped up carrying the 10-year Treasury to a high of 1.76 percent in May. We've since backed down to under 1.60 percent and if we can hold that through the employment report on Friday, June could be friendly for bonds and mortgage rates alike. Regardless of transitory numbers discussion about inflation, get in the hunt to buy a house or take another trip to get gas and you'll see how real they are today. Enjoy rates where they are but this could be the low point of the summer.

Michael Becker

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

It seems as if the 10-year Treasury bond and mortgage backed securities are in a consolidation pattern. It looks like this will continue until the Fed or a large economic data surprise knocks us out of this pattern. This Friday's employment report could move bond markets if there were a large surprise to the upside. But it doesn't look like that will happen at this point, so I would expect rates to be flat in the coming week.

About the Bankrate.com Rate Trend

Bankrate's panel of experts is compr
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residential first mortgages to consum
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ABOUT THE AUTHOR

Zach Wichter is a mortgage reporter at Bankrate. He previously worked on the Business desk at The New York Times where he covered aviation for [The Points Guy](#). He also worked as a news anchor and wrote anchor copy for New York 1. He holds a Bachelor's degree in Journalism from Queens College (it's like a condo board, but more interesting). He writes about real estate and dealing with issues of mortgage.



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2.635% APR 30-YEAR FIXED	2.240% APR 15-YEAR FIXED	2.380% APR 10-YEAR FIXED
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