

**NO REGRETS MORTGAGE RATES**

<b>2.493%</b> APR 30-YEAR FIXED	<b>2.091%</b> APR 15-YEAR FIXED	<b>2.240%</b> APR 10-YEAR FIXED
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MORTGAGES

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# Expert Poll: Mortgage Rate Trend Predictions For Aug. 19-25, 2021



**Experts say rates will ...**

▲ Go up	20%
▬ Stay the same	40%
▼ Go down	40%

Written by **Zach Wichter**

Aug. 18, 2021 / 5 min read

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At Bankrate we strive to help you make smarter financial decisions. This post may contain references to products from our partners.

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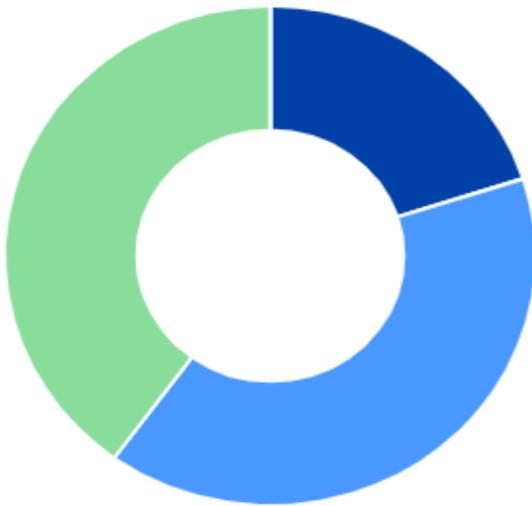
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Most mortgage experts are split over where rates will go in the week ahead (Aug. 19-25). In response to Bankrate's weekly poll, 40 percent said rates will drop and another 40 percent said they would hold steady. Just and another 20 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Aug 19 - 25



### Experts say rates will ...

▲ Go up

■ Stay the same

▼ Go down

20%

## Current Mortgage Rates for August 2021

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Zip C...  Boynton Be...

Property Value

Loan Amount

Loan Term

Credit Score

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Lender	APR	Rate	Mo. payment
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### Better.com

	<b>2.38%</b>	<b>2.25%</b>	<b>\$1,242</b>	<a href="#">Next</a>
30 Year Fixed NMLS: #330511	Aug 20, 2021	Points: 1.647	Fees: \$5,352	
★★★★☆ (4.2)				

### Garden State Home Loans

	<b>2.50%</b>	<b>2.37%</b>	<b>\$1,263</b>	<a href="#">Next</a>
30 Year Fixed NMLS: #473163	Aug 20, 2021	Points: 0.92	Fees: \$5,200	
★★★★★ (5)				

### Sebonic Financial

	<b>2.51%</b>	<b>2.38%</b>	<b>\$1,263</b>	<a href="#">Next</a>
30 Year Fixed NMLS: #66247	Aug 20, 2021	Points: 1.076	Fees: \$5,677	
★★★★☆ (4.5)				

### AimLoan.com

	<b>2.51%</b>	<b>2.3</b>	
30 Year Fixed NMLS: #2890	Aug 20, 2021	Points:	
★★★★☆ (4.3)			

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“

**Interest rates should head slightly lower this week as the market deals not only with Afghanistan but additional concerns with the variant.**

”

— Gordon Miller, Miller Lending Group

**20% say rates will go up ▲**



**Greg McBride**

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

Vote: Up. We're back to the familiar pattern of rates yo-yoing up and down within a range, but with inflation running hot and the tapering drawing closer, the risk is to the upside.



**Robert Brusca**

Chief economist, [Facts and Opinions](#)

Higher.

**40% say rates will go down ▼**

**Ken H. Johnson**

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



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Long-term mortgage rates will trend down slightly this week. Talk of tapering is matched by worries over how the economy will react to the Delta variant. All of this has created a malaise in the 10-year Treasury market with yields hovering around 1.25 percent with no sign of significant movement until these issues work their way through the market process. Therefore, this becomes a coin-toss for a prediction. The 10-year is down slightly the last two days. This should lead to a similar result for 30-year rates.

**Gordon Miller**

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

Interest rates should head slightly lower this week as the market deals not only with Afghanistan but additional concerns with the variant. Any weakness in stocks will likely be a positive for rates. Keep an eye on the 10-year Treasury yield heading below 1.20 as a catalyst.

**Jeff Lazerson**

President, [MortgageGrader](#)

Down. Afghanistan, Haiti and the Delta COVID-19 variant become economic output distractions.

**Dick Lepre**

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

Trend: Lower. Weak July retail sales and increased COVID angst should, in the short term, mitigate concern that economic growth will press inflation higher.

## 40% say unchanged –

**Nancy Vanden Houton, CFA**

CFA, Senior Research Analyst, Stone & McCarthy

Unchanged.

**Derek Egeberg**

Certified mortgage planning specialist and branch manager

Unchanged. As the stock market tensions become a reality, and in the current situation and world tensions, look for the inventory of mortgage rates in place.

**Mitch Ohlbaum**

Mortgage banker, Macoy Capital Partners, Los Angeles



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Unchanged. The 10-year Treasury is trading at 1.283 percent, which is only slightly higher than last week (1.208 percent), not enough to move mortgage rates. We have mixed economic news and as always this confuses the market and usually means things will hold steady until more solid data is available. For example, we have a larger than expected decline in retail sales from July but industrial production increased and then you have building permits increasing but housing starts falling by 7 percent. Much of this stop and start mirrors the pandemic in many ways and until the pandemic is under control the economic growth will be intermittent.

### Logan Mohtashami

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

Unchanged. Bond yields headed lower in the previous week and have sold off a tad this week. Retail sales came in as a miss from estimates. However, retail sales have gone bonkers post COVID-19, and the data is nowhere close to moderating enough to get back into a more normalized trend. Housing starts missed, but permits rose. The 10-year yield has found a nice home since the start of July below 1.40 percent; even with all the talk about taper, the bond market hasn't cared much about that nor the inflationary data one bit.

### About the Bankrate.com Rate Trend Index

Bankrate's panel of experts is comprised of economists, mortgage bankers, mortgage brokers and other residential first mortgages to consumer Mortgage Rate Trend Index are released

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ABOUT THE AUTHOR

## 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 won a Loeb Award for breaking news, and covered aviation for [The Points Guy](#). He also worked in production on Dateline NBC and wrote anchor copy for New York 1. He has a Bachelor's degree in Journalism in Queens (it's like a condo board, but more about real estate and dealing with issues of mortgage

### High

Wichter came to the mortgage beat at the home financing and the real estate indust



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sluggish economy. He got to work looking under the hood of trends in the headlines, and by analyzing address forwarding data from the U.S. Postal Service, learned that the pandemic wasn't the end of cities after all. He also focuses on racial equity issues in the housing market.

## Experience

Although Bankrate is the first place Wichter has covered the mortgage and real estate verticals full-time, he's an experienced business reporter with a broad range of experience. In addition to covering aviation at The Times, he had a weekly column that highlighted commercial real estate transactions in New York City, and covered all kinds of stories as a general assignment business reporter.

## In the media

- [31% of young adults moved during COVID-19: Survey](#)
- [The challenging housing market](#)

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