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# Expert Poll: Mortgage Rate Trend Predictions For Sept. 2-8 2021

Written by **Zach Wichter**

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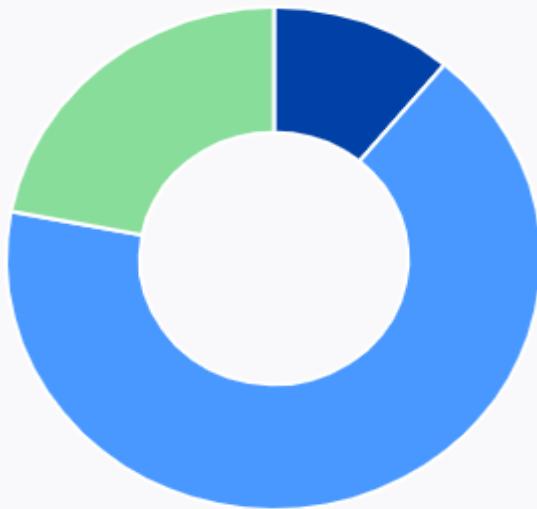
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Most mortgage experts expect rates to stay the same in the week ahead (Sept. 2-8). In response to Bankrate's weekly poll, 66 percent said rates will hold steady, while another 22 percent said they would drop and just 11 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

## RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Sep 2 - 8



### Experts say rates will ...

- |                 |     |
|-----------------|-----|
| ▲ Go up         | 11% |
| — Stay the same | 67% |
| ▼ Go down       | 22% |

## Current Mortgage and Refinance Rates for September 2021

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Purchase	Refinance	Zip Code
		33431 Boca Raton, FL
Property Value	Loan Amount	Loan Term
\$406,250	\$325,000	30 year ...
Credit Score		
740+		

[Show more options !\[\]\(c507f772dba2b921f86777f01218e570\_img.jpg\)](#)

Lender	APR 	Rate 	Mo. payment 
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<b>Interest Mortgage</b>	<b>2.35</b> %	<b>2.19</b> %	
30 Year Fixed NMLS: #2113062	Sep 3...	Point...	<a href="#">Next</a>
 <a href="#">(5)</a>	<b>\$1,232</b> Fees: \$6,850		

<b>Better.com</b>	<b>2.38</b> %	<b>2.25</b> %	
30 Year Fixed NMLS: #330511	Sep 3...	Point...	<a href="#">Next</a>
 <a href="#">(4.2)</a>	<b>\$1,242</b> Fees: \$5,336		

<b>Independent Bank</b>	<b>2.50</b> %	<b>2.38</b> %	
30 Year Fixed NMLS: #772685	Sep 3...	Point...	<a href="#">Next</a>
 <a href="#">(5)</a>	<b>\$1,263</b> Fees: \$5,508		

<b>Lending Heights</b>	<b>2.52</b> %	<b>2.37</b> %	
30 Year Fixed NMLS: #1425476	Sep 3...	Point...	<a href="#">Next</a>
 <a href="#">(5)</a>	<b>\$1,263</b> Fees: \$6,061		

# A weaker than expected jobs report is the risk and though it may not lead to a drop in rates, it should keep them from rising.

— Joel Naroff, Naroff Economic Advisors

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## 11% say rates will go up ▲



**Robert Brusca**

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



Higher.

## 22% say rates will go down ▼



**Greg McBride**

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



Vote: Down. Fed Chair Jerome Powell seems to have successfully separated the tapering criteria from the criteria for an eventual rate hike. Bad economic news tends to be good news for mortgage rates, but even a strong jobs report may be good for mortgage rates as investors see tapering as putting to rest longer-term inflation worries.

**Logan Mohtashami**

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



Lower. Not much is happening with yields; any attempt to break over 1.40 percent on the 10-year yield doesn't have much wind behind it. Jobs Friday is coming up, with 10,000,000 job openings in play. The backdrop for job growth looks excellent for some time. However, we always get 2-3 missed reports a year. Keep an eye out on the close of the 10-year yield on jobs Friday, and the ADP

miss in jobs today is similar to what we saw last month, but the BLS number came in good. Delta cases look like they're peaking, and we are getting more Americans vaccinated recently.

## 67% say unchanged –

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### **Ken H. Johnson**

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

Long-term mortgage rates will be unchanged for the coming week. A dovish Fed response on tapering has led to 10-year Treasury yields settling in +/- 1.30 percent. This, in turn, will lead to 30-year mortgage rates settling in the low 3.00s for the immediate future. Long-term mortgage rates will be unchanged for the coming week.

### **Gordon Miller**

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

Rates should hold steady after Fed chairman Powell gave no immediate timeline as to when they will begin to slow the pace of asset purchases. Add continued concern with the COVID variant and you should see rates hold at or near these levels over the course of the next month or two. The only wild card this week is likely Friday's employment report, so we'll have to wait and see if it shows continuing growth in the labor markets and comes in stronger than expected.

### **Joel Naroff**

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

Flat. A weaker than expected jobs report is the risk and though it may not lead to a drop in rates, it should keep them from rising.

### **Jeff Lazerson**

President, [MortgageGrader](#)

Unchanged.

### **Les Parker**

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

Mortgage rates go nowhere. Here's a parody based on the hit from Ozzy Osbourne's debut solo album, "Crazy Train." "Money wounds not healing; Fed's a bidder game; Is growing off the rails on a crazy train?" Buckets of cash, the anticipation of Fed tapering, and looming

consumption declines barely outweigh the upticks in inflation. So, barring a surprise in the jobs report on Sept. 3, expect quiet action through Labor Day.

## Dick Lepre

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

Trend for the week: Flat. Down a little then up a little winding up where it started. In the longer term (4-6 months) Treasury yields and mortgage rates will go lower as GDP growth slows and a disinflationary environment sets in.



### 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

### 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 graduated from Northwestern University with a Bachelor's degree in Journalism in 2013. As president of his co-op board in Queens (it's like a condo board, but more New York-y), Zach is constantly thinking about real estate and dealing with issues of homeownership, HOA-style house rules and mortgage eligibility.

### Highlights

Wichter came to the mortgage beat at the height of the COVID-19 pandemic, when home financing and the real estate industries were rare bright spots in an otherwise 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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