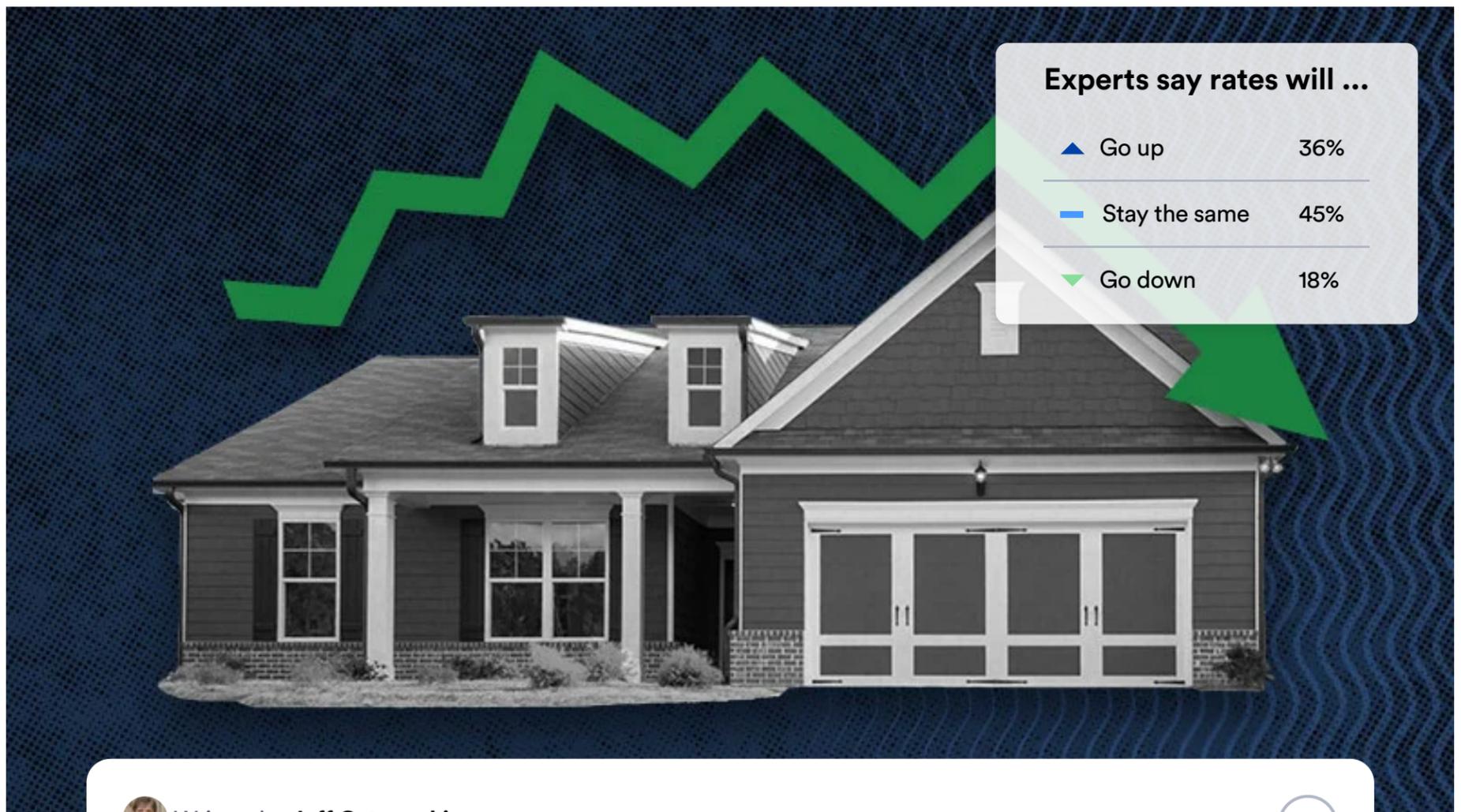


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Sept. 9-15, 2021



Experts say rates will ...

▲ Go up	36%
■ Stay the same	45%
▼ Go down	18%

Written by **Jeff Ostrowski**

Sept. 8, 2021 / 5 min read



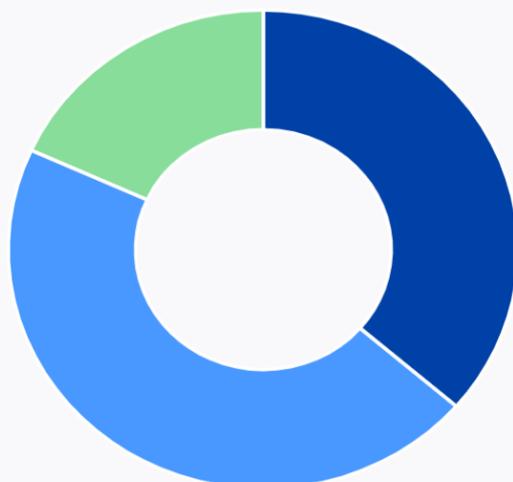
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Mortgage experts are mixed about the path of rates in the week ahead (Sept. 9-15). In response to Bankrate's weekly poll, 45 percent said rates will hold steady, while 36 percent said they would drop and just 18 percent said they will rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Sep 9 - 15



Experts say rates will ...

▲ Go up	36%
■ Stay the same	45%
▼ Go down	18%

Current Mortgage and Refinance Rates for September 2021

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

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Lender	APR	Rate	Mo. payment	
Interest Mortgage				
30 Year Fixed NMLS: #2113062 ★★★★★ (5)	2.30% Sep 10, 2021	2.13% Points: 1.827	\$1,222 Fees: \$7,682	Next
Better.com				
30 Year Fixed NMLS: #330511 ★★★★☆ (4.2)	2.37% Sep 10, 2021	2.25% Points: 1.53	\$1,242 Fees: \$4,972	Next
Sage Mortgage				
30 Year Fixed NMLS: #1374724 ★★★★☆ (4.8)	2.41% Sep 10, 2021	2.25% Points: 1.151	\$1,242 Fees: \$6,863	Next
Sebonic Financial				
30 Year Fixed NMLS: #66247 ★★★★☆ (4.5)	2.44% Sep 10, 2021	2.25% Points: 1.995	\$1,242 Fees: \$7,973	Next

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“

Inflation concerns are rising but the headwind from the Delta variant and disappointing job growth could push back the taper timeline, further fueling worries about inflation.

— [Greg McBride, Bankrate](#)



36% say rates will go up ▲



Ken H. Johnson

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

Long-term mortgage rates will move up slightly this week. Despite a minor correction in the equity markets, the trend this week has been the flow of capital from the safe environs of the 10-year note and mortgage backed securities (MBS) markets into riskier equity markets – Dow, S&P and Nasdaq. The decrease in demand for 10-year notes and MBS is driving down the price for these bonds, resulting in higher yields/rates.



Robert Brusca

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

Higher.



Greg McBride

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

Inflation concerns are rising but the headwind from the Delta variant and disappointing job growth could push back the taper timeline, further fueling worries about inflation.



Nancy Vanden Houton, CFA

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

Higher.

18% say rates will go down ▼

Jeff Lazerson

President, [MortgageGrader](#)

COVID, weather consequences and lack of confidence in government are the culprits for an economic slowdown driving rates lower.

Logan Mohtashami

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

The bond market sold off with the weaker jobs number. However, don't kid yourself; we have near 11 million job openings in America, and Delta won't be with us forever. One thing that the weaker jobs report might have done is get the Fed discussion of tapering to be delayed, which means the Fed will run the economy hotter and thus bond yields rose? People think that tapering means yields should rise. Let's not forget 2014, the Fed was finishing the taper and QE 3 was coming to an end, and bond yields fell the entire time. Keep an eye on that 1.40 level short term on the 10-year yield; we haven't been able to break above that for some time now.

45% say unchanged –

Gordon Miller

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

Rates should basically stay the same over the course of the next week -- but be careful assuming they won't go up soon. The market desperately wants to see a reaction to inflation from the Fed despite rising cases and hospitalizations due to the variant, which could potentially become a bigger factor in the coming months.

Joel Naroff

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

Flat. Market uncertain where the economy is going.

Les Parker

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

Mortgage rates go nowhere. Here's a parody based on the Patsy Kline hit from 1961, I Fall To Pieces. "Bonds fall to pieces; Each time Europe stops its game. Bonds fall to pieces Time only adds to bonds' pain." Recently, bond yields climbed in Europe in anticipation that the ECB will reduce debt purchases this week. As a result, U.S. rates rose, but the lower rate trend remains intact, so expect a near-term stalemate.

Dick Lepre

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

Flat. The August BLS Jobs report was weak but markets barely moved. Extended Unemployment is over, which may significantly impact the next jobs report. Many people will no longer have the choice of unemployment paying almost as much as work. Rates will suffer if a return to work is met with wage inflation, which is the enemy of low rates.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Rates have been pretty consistent since the middle of August and are likely to remain rangebound. From a technical trading perspective, rates continue to trade between the 50, 100 and 200 day moving averages. As these averages continue to get tighter, rates are setting themselves up for a larger move to either side. While rates are still tight, housing appreciation is HOT. CoreLogic released their Home Price Index report and appreciation is up 18% for the past year and 1.8% in July alone. For anyone that bought a home in early 2020 and has PMI, they likely have the equity to refinance and get rid of it. Housing supply continues to be tight and with an estimated shortage of inventory by 4.4 million units, it doesn't look to get any easier for homebuyers.

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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

Jeff Ostrowski writes about the U.S. housing market for [Bankrate](#). He has appeared on CNBC and numerous radio and television outlets to discuss his reporting about real estate trends.

Highlights

As the COVID-19 pandemic roiled the U.S. economy, Jeff created Bankrate's Housing Hardship Index to track which states were being hit the hardest by the crisis. As the economic slowdown transitioned into a housing boom, Jeff created Bankrate's Housing Heat Index to show which states are experiencing the most robust real estate economies.

Experience

Jeff has closely covered two nationwide housing booms and one devastating bust. Before joining Bankrate, he wrote about real estate, business and the economy for the Palm Beach Post and the South Florida Business Journal. Jeff serves on the board of the nonprofit National Association of Real Estate Editors. He twice has won gold awards in the group's journalism contest. His Bankrate coverage of housing affordability was honored in the most recent Best in Business awards from the Society for Advancing Business Editing and Writing.

In the media

- [Yahoo Finance Live interviews Jeff Ostrowski about Best States to Retire index](#)
- [Bloomberg cites Bankrate's Best States to Retire index](#)
- [Ostrowski discusses the Housing Hardship Index on CNBC's Squawk Box](#)
- [FoxBusiness cites the Housing Heat Index](#)
- [Ostrowski discusses the hottest housing markets on Yahoo Finance Live](#)
- [Ostrowski discusses housing affordability on WGN radio](#)

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