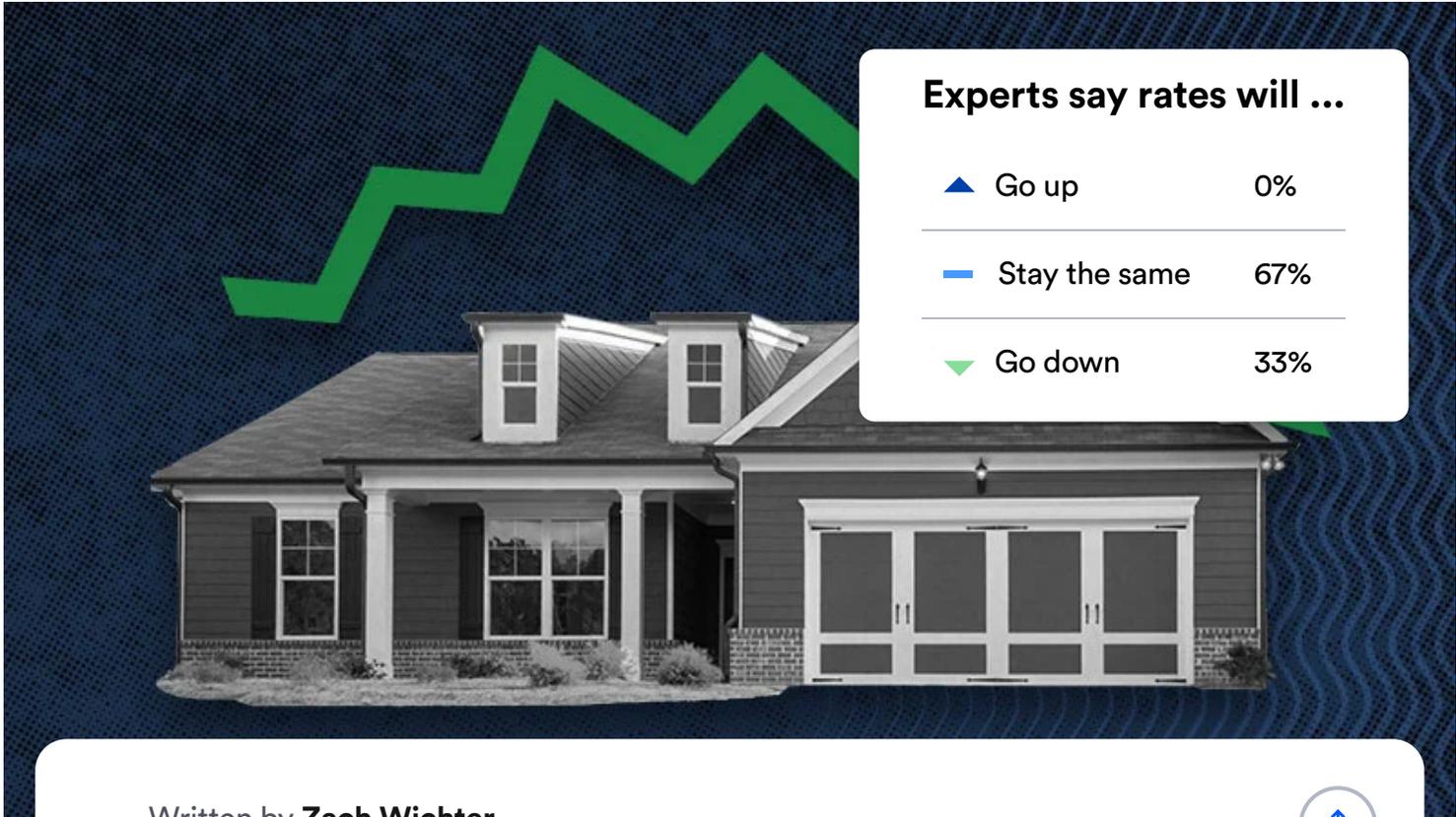


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Sept. 23-29, 2021



Experts say rates will ...

▲ Go up	0%
■ Stay the same	67%
▼ Go down	33%

Written by **Zach Wichter**



Sept. 22, 2021 / 5 min read

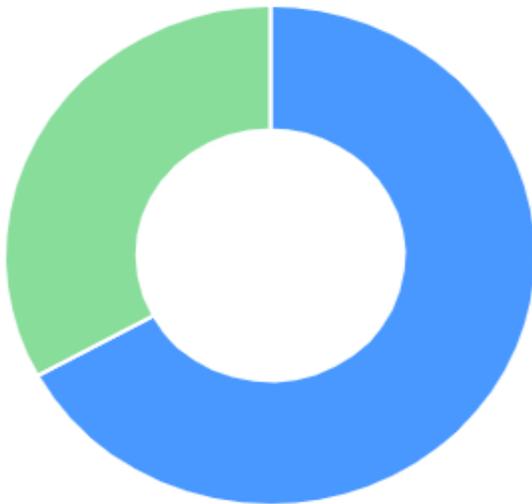
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Mortgage experts mostly expect rates to hold steady in the week ahead (Sept. 23-29). In response to Bankrate's weekly poll, 66 percent said rates will stay put, and the remaining 33 percent said they would fall. None of the experts predicted higher rates for next week. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Sep 23 - 29



Experts say rates will ...

▲ Go up	0%
■ Stay the same	67%
▼ Go down	33%

Current Mortgage and Refinance Rates for September 2021

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Purchase	Refinance	Zip C... 33436 Boynton Be...	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
30 Year Fixed NMLS: #2113062 ★★★★★ (5)	2.42% Sep 23, 2021	2.25% Points: 1.748	\$1,242 Fees: \$7,226 Next
30 Year Fixed NMLS: #1374724 ★★★★☆ (4.8)	2.46% Sep 23, 2021	2.25% Points: 1.853	\$1,242 Fees: \$9,143 Next
30 Year Fixed NMLS: #330511 ★★★★☆ (4.2)	2.48% Sep 23, 2021	2.38% Points: 1.33	\$1,263 Fees: \$4,322 Next
30 Year Fixed NMLS: #1686046 ★★★★☆ (4.7)	2.53% Sep 23, 2021	2.38% Points: 1.982	\$1,263 Fees: \$6,481 Next

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Rates should remain flat this week as the Fed only gave hints and not action.

— Gordon Miller, Miller Lending Group



0% say rates will go up ▲

None of our experts predicted rates will rise.

33% say rates will go down ▼



Jeff Lazerson

President, [MortgageGrader](#)

Down. Fed probably spooked by the markets.



Les Parker

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

Mortgage rates go down. Here's a parody based on "Who Loves You," popularized in 1975 by Frankie Valli & The Four Seasons. "Who loves you, Evergrande? Who's gonna help you through the night?" The market anticipates the actual Evergrande default to slow down China's GDP. Then, expect the 10 year to break out below 1.25 percent and drive mortgage rates down.



Dick Lepre

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

Trend: Lower. FOMC offered little new on the taper except for "maybe November." China's Evergrande Group's problems will drive assets so the safety of the U.S. dollar and fixed income securities.

Greg McBride

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



Vote: Down. A formal tapering announcement has been teed up for the November FOMC meeting. This may help more than hurt mortgage rates because the risk of sustained higher inflation only grows the longer the Fed maintains their current pace of asset purchases.

67% say unchanged –

Ken H. Johnson

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

Long-term mortgage rates will hold steady for the coming week. Taper now or later? Is there such a thing as transitory inflation? Is the economy slowing down? What is Evergrande and does it matter to the U.S. economy? There are a lot of open questions involving the economy right now. However, both U.S. 10-year Treasury notes and long-term mortgage rates are holding steady. This trend should continue for a short while. Long-term mortgage rates will hold steady for the coming week.

Nancy Vanden Houton, CFA

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

Unchanged.

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

No change for the coming week. The 10-year is trading at 1.323 percent this morning and as mentioned in the past few weeks/month, Treasuries and rates are still in a very right range and will likely continue this way through the rest of the year. The Fed will be speaking today but don't expect much of anything new or exciting until we have solid news on the economy.

Jennifer Kouchis

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

Rates will remain the same. With news from the Fed I expect that rates will remain the same while the Fed continues to provide support. However, this could come to an abrupt end in as early as the next few months as the Fed eluded to several projected rate hikes over the course of the next few years. We may see some small upward spikes for now, but I don't expect to amount to much in the end.

Gordon Miller

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

Rates should remain flat this week as the Fed only gave hints and not action. Be careful as once we get closer to the next meeting in November there will be multiple hints of tapering asset purchases which will quite likely lead to higher rates.

James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Rates have remained remarkably resilient the last six months and for all of 2021. With the exception of popping up briefly in March, rates have remained below 3 percent and likely will continue to be so for the next few months. The Fed concluded their meeting on Wednesday, leaving Fed rates unchanged. Little changed from this meeting's statement over the last. For rates to get pushed higher sooner, we will have to see a meaningful improvement in economic conditions or the Fed tapering sooner than later. Neither seems likely at the time.

Elizabeth Rose

Sales manager, AmCap Mortgage, Dallas, TX

Rates will be unchanged. There is plenty of uncertainty looming regarding the debt ceiling, the ongoing infrastructure debate, as well as the impact of the delta variant. Then you add in the geo-news of Evergrande. This Chinese company is on the brink of collapse, and a default would wreak havoc. The concern is already showing up in both the Chinese stock market and the U.S. stock market. Keep in mind, mortgage bonds respond favorably to bad news, which in turn helps keep interest rates low. The Fed Taper talk continues. While the Fed is maintaining its current asset purchase program, the inflation goal test has been met and the plan to taper is on the horizon. While bonds tend to sell off after a Fed meeting, I anticipate the market will settle back down and rates will resume pre-Fed meeting levels.

Logan Mohtashami

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

Unchanged. Short-term, China and real estate fears took stocks to almost have a 5 percent pullback, taking yields lower. While Fed chairman Powell talked about when the Federal Reserve will start the taper, the 10-year yield was pretty much sleeping through his questions and answers even though he was presenting a case to start the taper this year. Stocks have rebounded, and the 10-year yield still refuses to go above 1.40 percent. Unless stocks pull back, not much action going on here until that 10-year yield closes above 1.40 percent.

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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