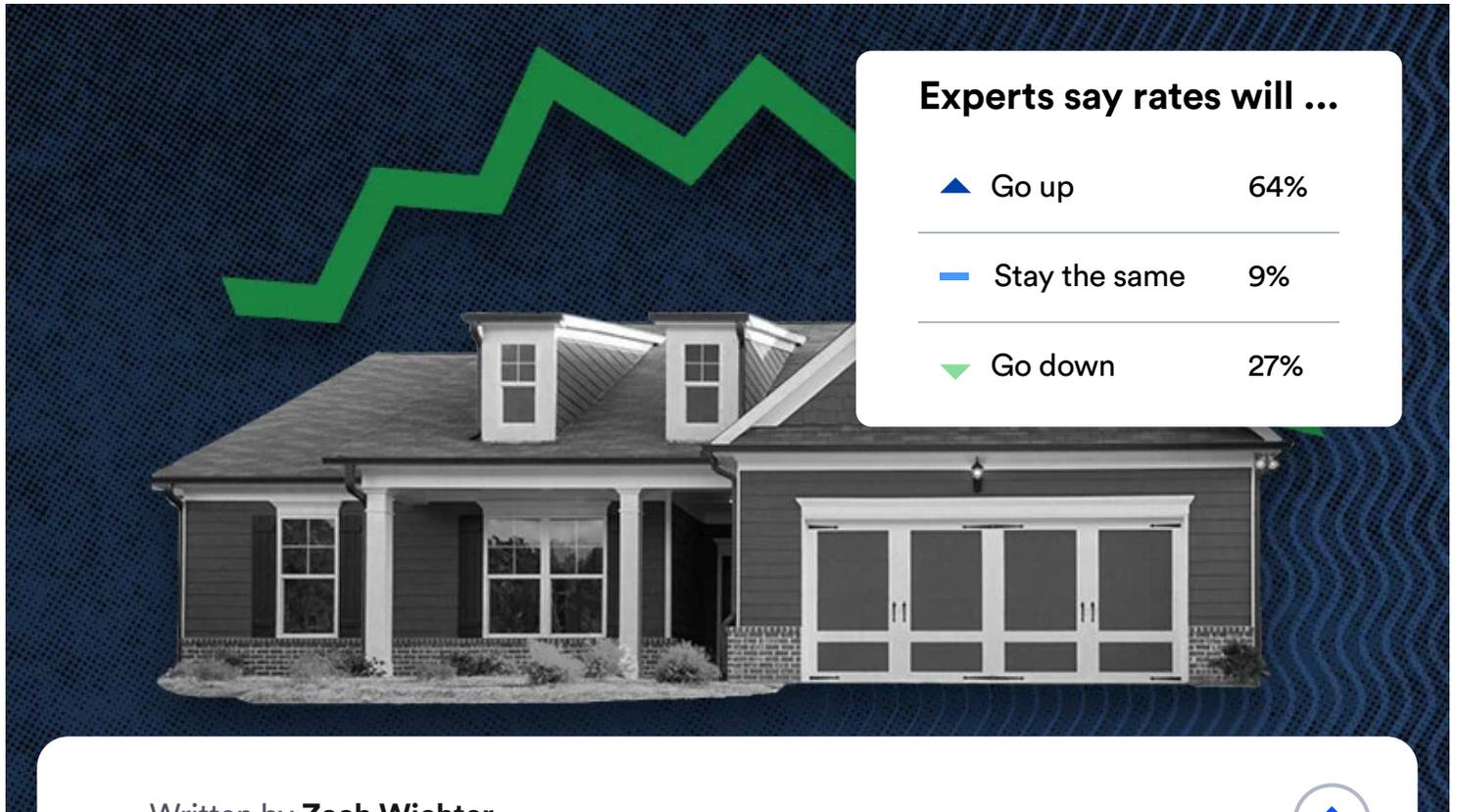


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Jan. 6-12, 2022



Written by **Zach Wichter**



Jan. 5, 2022 / 5 min read

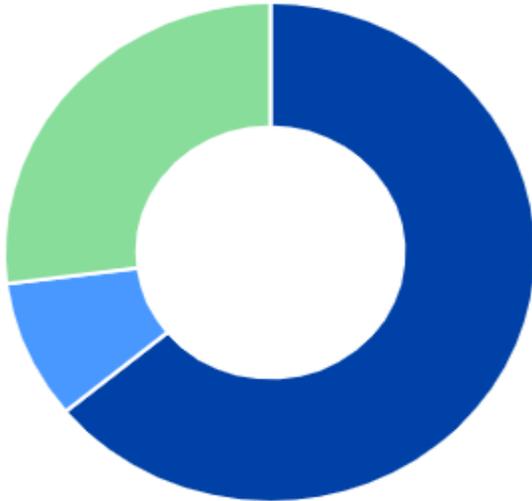
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Mortgage experts mostly think rates will rise in the coming week (Jan. 6-12). In response to Bankrate's weekly poll, 64 percent said rates will go up. Meanwhile, 27 percent said they would fall and just 9 percent predicted they would remain the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Jan 6 - 12



Experts say rates will ...

▲ Go up	64%
■ Stay the same	9%
▼ Go down	27%

Current Mortgage Rates for January 2022

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<input type="button" value="Purchase"/> <input checked="" type="button" value="Refinance"/>	Zip C... 33436 Boynton Be...	Property Value \$ 406,250
Loan Amount \$ 325,000	Loan Term 30 year fixed ▼	Credit Score 740+ ▼

Show more options 

Lender	APR 	Rate 	Mo. payment 
30 Year Fixed NMLS: #2113062  (5)	2.85% Jan 6, 2022	2.69% Points: 1.623	\$1,316 Fees: \$6,819 Next
30 Year Fixed NMLS: #1374724  (4.8)	2.83% Jan 6, 2022	2.63% Points: 1.785	\$1,305 Fees: \$8,573 Next
30 Year Fixed NMLS: #473163  (5)	2.89% Jan 6, 2022	2.75% Points: 0.892	\$1,327 Fees: \$5,809 Next
30 Year Fixed NMLS: #244476  (4.8)	3.01% Jan 6, 2022	2.88% Points: 1.593	\$1,349 Fees: \$5,376 Next

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“

New Year’s optimism has money flowing away from bonds and toward riskier assets.

— Greg McBride, Bankrate



64% say rates will go up ▲



Gordon Miller

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

The market seems to be setting up for the possibility of a strong employment number this Friday and faster action by the Fed to raise rates. So while rates may edge higher this week keep in mind the market has been wrong quite frequently in guessing Fed action, inflation concerns and COVID so expect any sudden increases to calm down and volatility to continue throughout 2022.



Ken H. Johnson

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

As long anticipated, 10-year Treasury notes are moving up. This will lead to a rise in mortgage rates eventually. What can slow down this rise in rates? More COVID uncertainty or another large stimulus package injected into the economy could both serve to increase the demand and lower yields for 10-year Treasury notes. However, this seems unlikely at this point. Long-term mortgage rates will rise again in the coming week.



Dick Lepre

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

Trend: Higher. Markets have started the year with an Alfred E. Neuman, "what, me worry?" investment strategy sending money into equities rather than fixed income resulting in higher rates. Give this another few days.



Nancy Vanden Houton, CFA

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

Higher.



Robert Brusca

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

Higher... boom shaka-laka laka boom shaka laka (quote from Sly Stone).

Greg McBride



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

Vote: Up. New Year's optimism has money flowing away from bonds and toward riskier assets, pushing yields and mortgage rates higher to start 2022.

Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA



Up. Treasuries rose from 1.50 percent at the end of 2021 and Tuesday hit 1.71 percent before closing before dropping back to 1.67 percent today. That is the fastest rise for a new year we have seen in 20 years. Many believe the market has already factored expected rises from the Fed. Inflation will slow and the economy is expected to remain strong.

27% say rates will go down ▼

Les Parker

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

Mortgage rates go down. Here's a parody based on Taylor Swift's 2014 hit "Bad Blood." "The curve's got problems; And bonds don't think Jay can solve them; He made a really deep cut; And short-end and long got bad blood." The battle for dominance in the Treasury curve continues while mortgages relish the bad blood. So despite the trend to higher rates, expect some surprises in the market that help rates drop.

Jeff Lazerson

President, [MortgageGrader](#)

Down. COVID is causing economic havoc.

Logan Mohtashami

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

Lower. Here we are again with the 10-year yield at 1.65 percent; we have tried many times to test the high levels of last year, around 1.75 percent, with no luck. Jobs Friday is coming up, the ADP number came in at a massive beat, but bond yields didn't budge much. Make sure to keep an eye out for the closing yields of Friday. If a good jobs report doesn't push us above 1.75 percent, bonds can rally, and yields could fall a tad.

9% say unchanged –

Michael Becker

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

The new year has started with bonds selling off at a fairly quick pace. This has resulted in the highest mortgage rates in 9 months. I think bonds will consolidate from here and rates will pause for a short while. So mortgage rates will be flat in the coming week.

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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