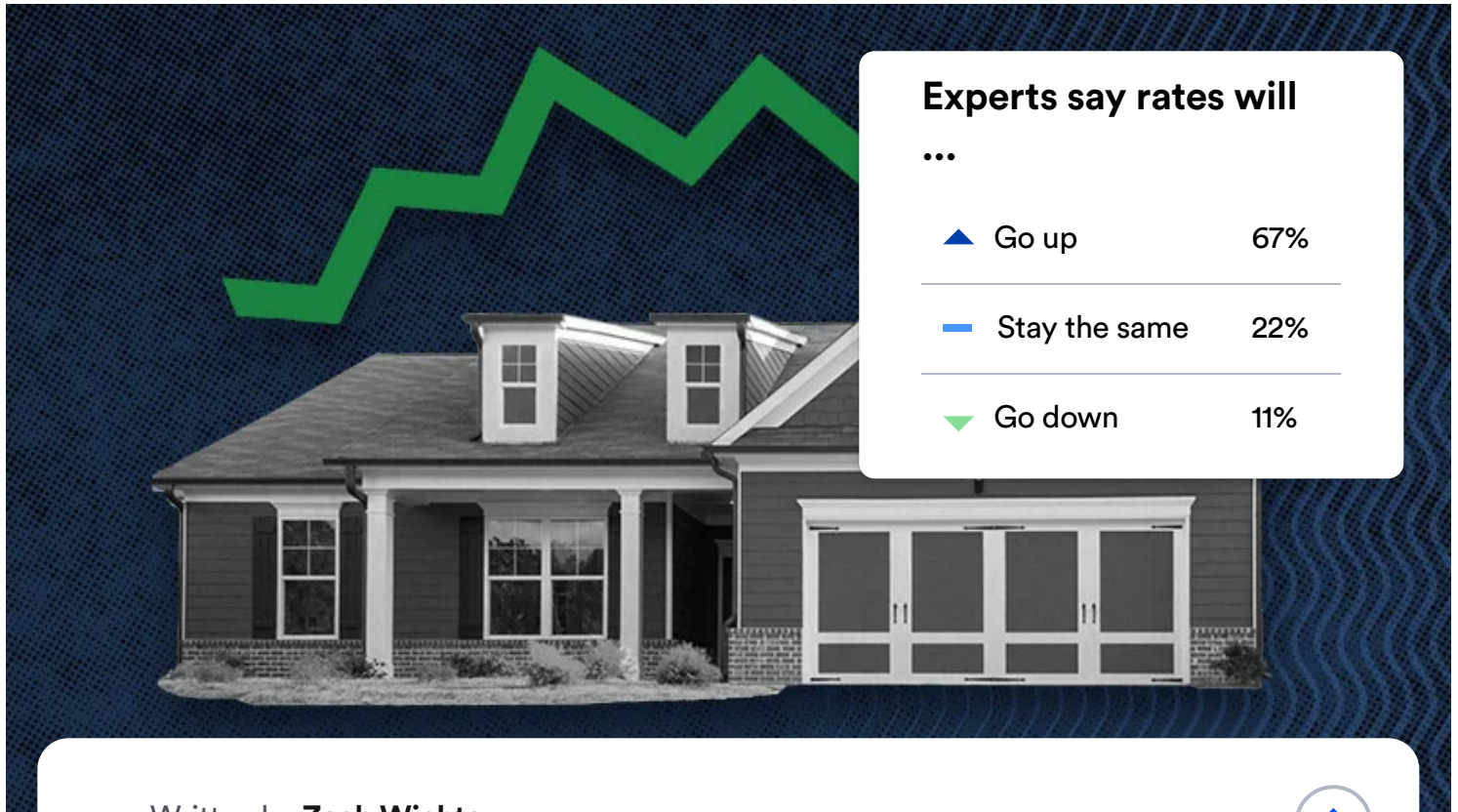


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For Jan. 20-26, 2022

Written by **Zach Wichter**

Jan. 19, 2022 / 5 min read

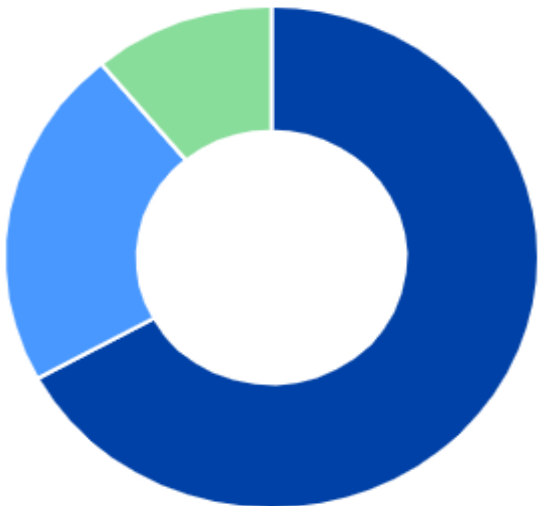
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Mortgage experts mostly think rates will rise in the coming week (Jan. 20-26). In response to Bankrate's weekly poll, 67 percent said rates are headed higher. Meanwhile, 22 percent said they would remain the same and just 11 percent predicted they would rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Jan 20 - 26



Experts say rates will ...

<div>▲ Go up</div>	67%
<div>■ Stay the same</div>	22%
<div>▼ Go down</div>	11%

Current Mortgage Rates for January 2022

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PurchaseRefinance

Zip C...

32255

Jacksonvill...

📍

Property Value

\$ 406,250

Loan Amount

...

Loan Term

...

Credit Score

...

\$ 325,000

30 year fixed

740+

Show more options +

Lender	APR ⓘ	Rate ⓘ	Mo. payment ⓘ
30 Year Fixed NMLS: #1374724 ★★★★☆ (4.8)	3.07% Jan 20, 2022	2.87% Points: 1.677	\$1,348 Fees: \$8,322 Next
30 Year Fixed NMLS: #2113062 ★★★★☆ (4.8)	3.11% Jan 20, 2022	2.94% Points: 1.689	\$1,359 Fees: \$7,034 Next
30 Year Fixed NMLS: #1067 ★★★★☆ (4.9)	3.38% Jan 20, 2022	3.25% Points: 1.625	\$1,414 Fees: \$5,281 Next
30 Year Fixed NMLS: #2289 ★★★★☆ (4.9)	3.46% Jan 20, 2022	3.38% Points: 1	\$1,437 Fees: \$3,250 Next
1 - 4 of 17 < >			

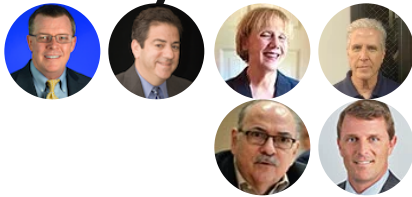
“

A slowdown in housing prices can soon be expected.

— Ken H. Johnson, Florida Atlantic University

67% say rates will go up ▲

”



Ken H. Johnson

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

The 10-year Treasury note yield is at a record high for the last two years and will soon rise above its current 1.8 handle. Long-term mortgage rates, which are tied significantly to 10-year Treasury yields, are rising quickly as well. Next week will be more of the same. Long-term mortgage rates will rise again this coming week. A slowdown in housing prices can soon be expected.



Jeff Lazerson

President, [MortgageGrader](#)

Up.



Nancy Vanden Houton, CFA

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

Higher.



Gordon Miller

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

Rates are shooting higher and are likely close to peaking as the market tries to guess how aggressive the Fed will be. With the threat of numerous rate hikes this year the market is ignoring the impact a 4 percent rate would have on housing and the damage that would do. Having seen this numerous times over the years, this has the appearance of an extreme overshoot so anyone buying a house this winter needs to keep the closing costs at a minimum in order to take advantage of a likely drop in mortgage rates later this year and opportunities to refinance.



Robert Brusca

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

Higher.



Greg McBride

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

Vote: Up. Mortgage rates are surging now, similar to what we saw in early 2021. Last year, mortgage rates posted the low for the year in late January and the high for the year by mid-March. For the next nine and a half months rates moved in a fairly narrow range. Don't project the increases in the first 3 weeks of 2022 over the next 49 weeks. As the Fed starts to tighten, long-term rates will calm down and if inflation recedes, long-term rates might too. It'll be an interesting year.

11% 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 "Look Away" from the Chicago hit from 1989. "But if you see bonds dropping buy; And the bears jump to high-fives; Look away, Janet, look away." Treasury secretary Janet Yellen's inflation efforts undermine the hope of a bull recovery, but geopolitics lifts hope.

22% say unchanged —

Dick Lepre

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

Trend: Flat. Over the next 2 years we will see inflation at 6 percent to 9 percent and higher mortgage rates. This is the inevitable result of the Fed's expansion of money supply. Milton Friedman famously said, "Inflation is always and everywhere a monetary phenomenon in the sense that it is and can be produced only by a more rapid increase in the quantity of money than in output."

Logan Mohtashami

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

Unchanged. Here it is: we have had an epic bond market sell-off, but even with that sell-off, we haven't been able to break above 1.94 percent, which has been my line on the side since December of 2019. Mortgage rates have headed higher more aggressively recently. This is a

crucial area right here as we got as high as 1.90 percent before yields have come down to 1.84 percent. Germany and Japan bond yields have been rising, and as long as this continues, we do have a backdrop for our 10-year yield to get to 2.42 percent this year, but no matter what, this 1.94 percent needs to crack first.

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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