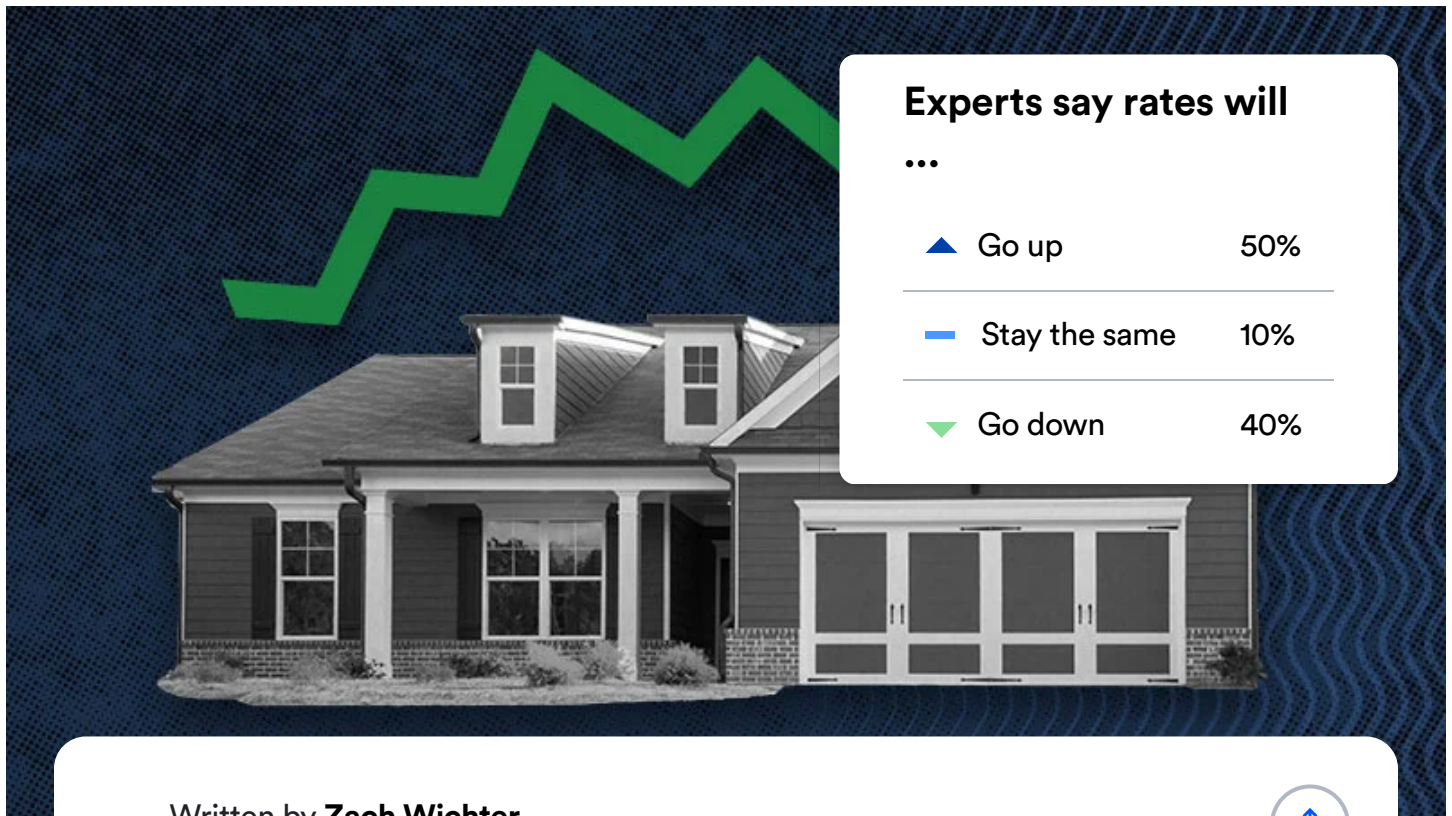


MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For March 17-23, 2022 | Bankrate



Experts say rates will
...

▲ Go up	50%
▬ Stay the same	10%
▼ Go down	40%

Written by **Zach Wichter**

March 16, 2022 / 5 min read



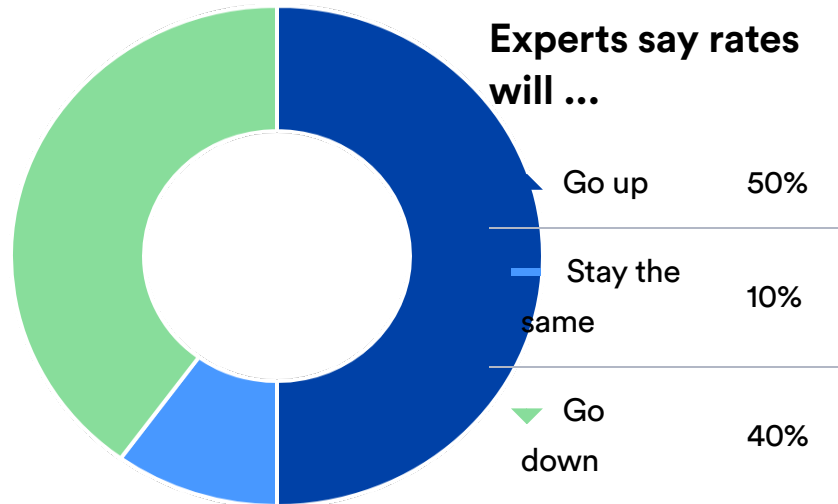
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Mortgage experts mostly think rates will rise in the coming week (March 17-23). In response to Bankrate's weekly poll, 50 percent said rates are headed higher. Meanwhile, 40 percent said they would fall and just 10 percent predicted they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Mar 17 - 23



Current Mortgage Rates for March 2022

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Purchase

Refinance

Zip C...
33431 Boca Rato...

Property Value
\$ 406,250

Loan Amount
\$ 325,000

Cash-out (i)
 Yes **No**

Loan Term
30 yea... ▼

Credit ...
741 ▼

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Lender	APR <small>(i)</small>	Rate <small>(i)</small>	Mo. payment <small>(i)</small>	
30 Year Fixed NMLS: #1374724 ★★★★★ <small>(i)</small> (4.8)	3.67% Mar 17, 2022	3.50% Points: 1.99	\$1,459 Fees: \$6,593	Next
30 Year Fixed NMLS: #473163 ★★★★★ <small>(i)</small> (5)	3.71% Mar 17, 2022	3.50% Points: 1.961	\$1,459 Fees: \$8,283	Next
30 Year Fixed NMLS: #7872 ★★★★★ <small>(i)</small> (4.5)	3.77% Mar 17, 2022	3.61% Points: 2	\$1,479 Fees: \$6,500	Next
30 Year Fixed NMLS: #2113062 ★★★★★ <small>(i)</small>	3.78% Mar 17, 2022	3.63% Points: 1.427	\$1,482 Fees: \$6,182	Next

(4.9)

1 - 4 of 39



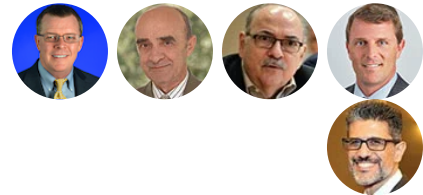
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We are in for a bumpy ride over the next few months.

— Mitch Ohlbaum, Macoy Capital Partners



50% say rates will go up ▲



Ken H. Johnson

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

Fed hikes, increasing geopolitical risk exposure, and capital's flight to safety are all leading to higher long-term mortgage rates. Rates are rising quickly now and will soon begin to impact housing prices. Long-term mortgage rates will increase again next week.



Dick Lepre

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

Trend: Higher. Rates move with inflation. More people are waking to the fact that we are going to see inflation above 6 percent until the end of 2023. A 2 percent 10-year with 6 percent inflation translates to a real yield of -4 percent. Inflation is being driven by a too large M2 money supply not by the Overnight Rate. FOMC missed that point.



Robert Brusca

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

HIGHER!!!!!! AIIEEEE!!!



Greg McBride

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

Vote: Up. As long as inflation is accelerating faster than the Fed raises rates, this will keep continued upward pressure on long-term bond yields and mortgage rates.



Logan Mohtashami

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

Higher. The Fed raised rates as expected, and for now, the 10-year yield has gone higher with it; we are inching closer to my peak forecast level of 2.42 percent for 2022 as long as global yields stay high with us, we can move higher. We shall see how the economy acts with the impacts of the Russian invasion going out as retail sales were just ok today.

40% 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 2015 hit by Avicii "Waiting For Love." "Tuesday oil was full of hoping; Wednesday Fed's empty rates now open; Thursday waiting for growth, waiting for love." Wild moves live. Mortgage rates try to understand the effect of war and peace, growth and inflation, and the Fed's rate path. Does anything really change? Maybe the speed of change.



Nancy Vanden Houton, CFA

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

Lower.



Dan Green

CEO, [Homebuyer.com](#), Austin, Texas

Down. The Federal Reserve announced it will sell some of its mortgage bonds. The market for dollar-denominated assets is strong right now. Mortgage rates will drop.



Michael Becker

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

Bond markets are overreacting to the Fed raising rates for the first time in three years. Bonds are oversold and due for a small rally, so mortgage rates will be lower in the coming week.

10% say unchanged —



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged, as we have already seen a jump in rates over last week. The 10-year is trading at 2.172 percent today, last week it was 1.913 percent, and while that does not seem like much of an increase, the psychological jump above 2.0 percent is significant. The Fed's decision about a rate increase will be announced Wednesday and the market has already factored an increase of .25 percent. The Fed is trying to manage inflation and keep the economy running at full steam, which is not a new challenge, but we are in uncharted territory with the U.S. coming out of a more than 2-year pandemic and the invasion of Ukraine raging. As mentioned last week, we are in for a bumpy ride over the next few months.



About the Bankrate.com Rate

Stay on top of ever-

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.

changing rates

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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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