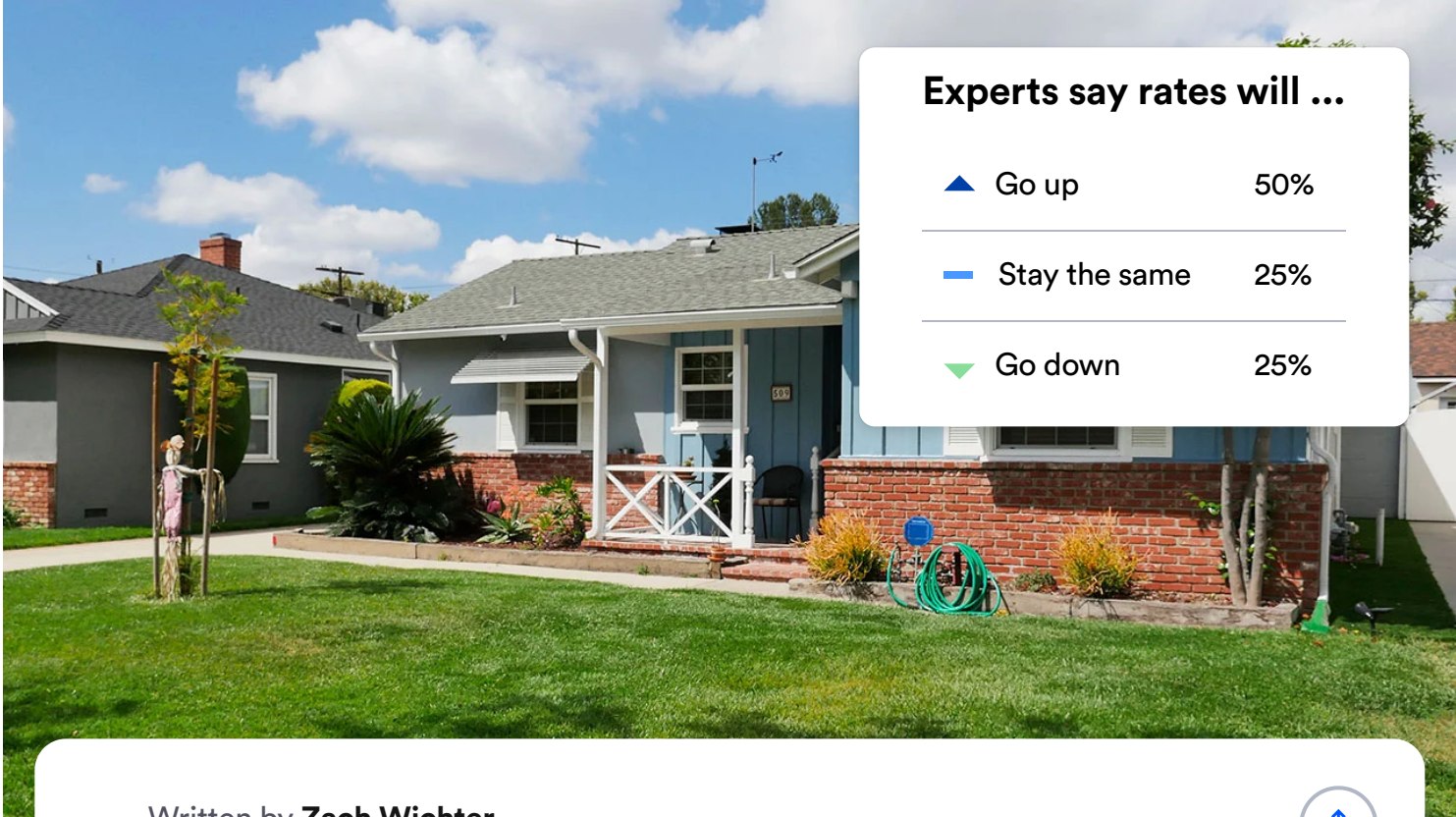


Expert Poll: Mortgage Rate Trend Predictions For May 5-11, 2022 | Bankrate



Experts say rates will ...

▲ Go up	50%
— Stay the same	25%
▼ Go down	25%

Written by **Zach Wichter**



May 4, 2022 / 5 min read

At Bankrate we strive to help you make smarter financial decisions. While we adhere to strict editorial integrity, this post may contain references to products from our partners. Here’s an explanation for how we make money.

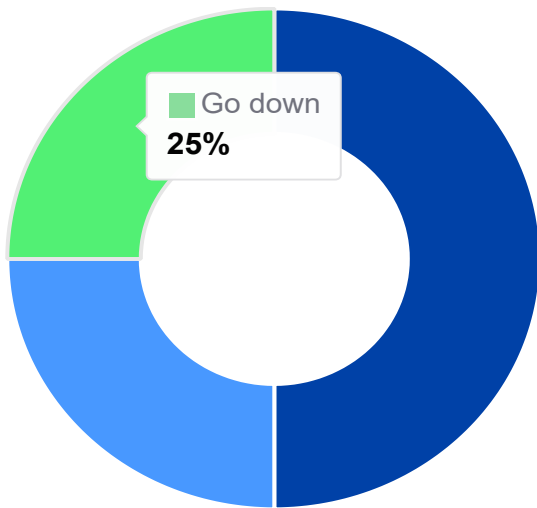
Mortgage experts mostly think rates will rise in the coming week (May 5-11). In response to Bankrate's weekly poll, 50 percent said rates are headed higher. Meanwhile, 25 percent predicted rates would fall and another 25 percent said they

would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of May 5 - 11



Experts say rates will ...

▲ Go up	50%
■ Stay the same	25%
▼ Go down	25%

Current Mortgage Rates for May 2022

[Advertiser Disclosure](#)

<input type="button" value="Purchase"/>	<input type="button" value="Refinance"/>	Zip C... 33431 Boca Raton,...	Property Value \$ 406,250
Loan Amount	Cash out	Loan Term	Credit S...

Loan Amount

\$ 325,000

Cash-out

Yes

No

Loan term

30 year ...

Credit S...

7...

Show more options +

Lender

APR

Rate

Mo. payment

15 Year Fixed
NMLS: #1374724

★★★★☆

(4.8)

(855) 390-9412

4.01%

May 5, 2022

3.75%

Points: 1.726

\$2,363

Fees: \$5,650

Next

15 Year Fixed
NMLS: #244476

★★★★☆

(4.7)

4.04%

May 5, 2022

3.75%

Points: 1.871

\$2,364

Fees: \$6,295

Next

15 Year Fixed
NMLS: #473163

★★★★☆

(5)

4.33%

May 5, 2022

4.00%

Points: 1.503

\$2,404

Fees: \$7,094

Next

15 Year Fixed
NMLS: #1067

★★★★☆

(4.9)

4.37%

May 5, 2022

4.13%

Points: 1.625

\$2,424

Fees: \$5,281

Next

Until signs of a pullback in inflation, the trend continues for higher rates.

— Elizabeth Rose, Mortgage300

”

50% say rates will go up ▲



Ken H. Johnson

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

10-year Treasury notes continue to slowly climb reaching 3 percent in intraday trading a couple of days ago. Long-term mortgage rates have been rising as well recently reaching as high as 5.5 percent on fixed 30-year financing. Until housing slows down, the Fed will remain aggressive, taking actions to push mortgage rates higher. Housing has yet to slow. Long-term mortgage rates will increase again next week.



Nancy Vanden Houton, CFA

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

Higher.

Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX



Rates will continue to move higher. Until signs of a pullback in inflation, the trend continues for higher rates.

Greg McBride

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



Vote: Up. The Fed is behind the curve on inflation but their modus operandi remains 'start slow, then ramp up.' That's the route they've taken with rates, and now their balance sheet runoff. Gonna take longer to get inflation under control that way!

25% say rates will go down ▼



Logan Mohtashami

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

Lower only on the first market take of the Fed presser after it sent bond yields lower. We have been testing that 3 percent level without breaking higher. The Fed wants to bring down inflation, but noted supply issues are out of their control, but they can cool down demand.



Michael Becker

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

The Fed delivered what markets were expecting today. That is a 50 basis point increase in the federal funds rate and moderate pace of balance sheet reduction (at least initially). Jay Powell also ruled out the possibility of a 75 basis point increase in the near future. Treasuries and mortgage-backed securities rallied on this comment. I think this will help mortgage rates improve or move lower ever so slightly in the coming week.

25% say unchanged –



James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Flat. The Fed concluded their meeting Wednesday afternoon and increased the federal funds rate 50 basis points as expected and also broke down their balance sheet plans. The initial reaction has seen a slight improvement in mortgage-backed securities and 10-year Treasury pricing. The markets had already taken today's action into account. Going forward, the Fed is looking to reduce inflation, restore price stability for consumers and have a positive impact on the labor market. Time will tell.



Dick Lepre

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

Trend: Flat. Markets like the FOMC announcement but in the longer run rates will stay where they are until inflation is seen as controlled.

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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