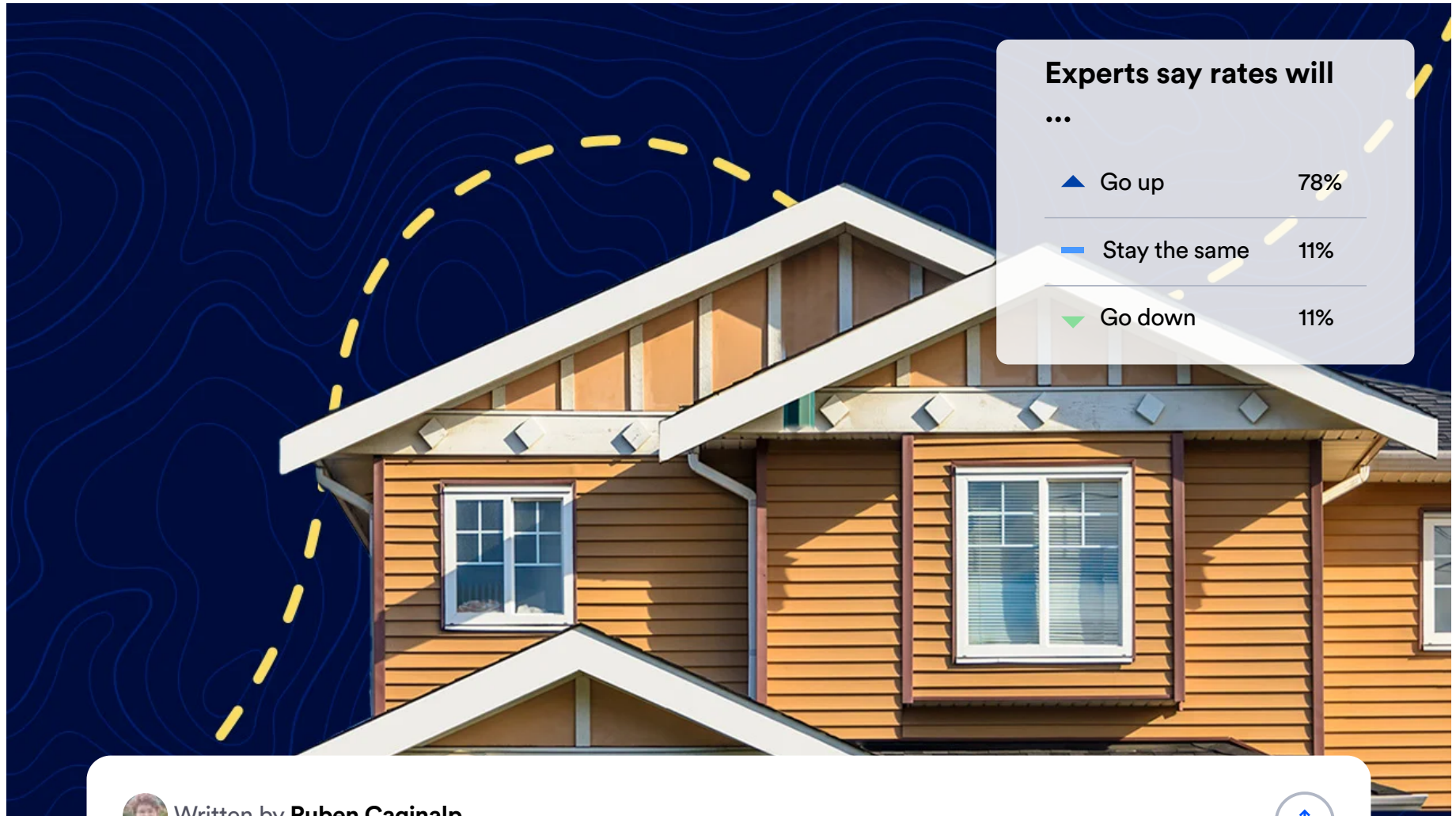




MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For September 22-28 | Bankrate



Written by **Ruben Caginalp**

Sept. 21, 2022 / 5 min read



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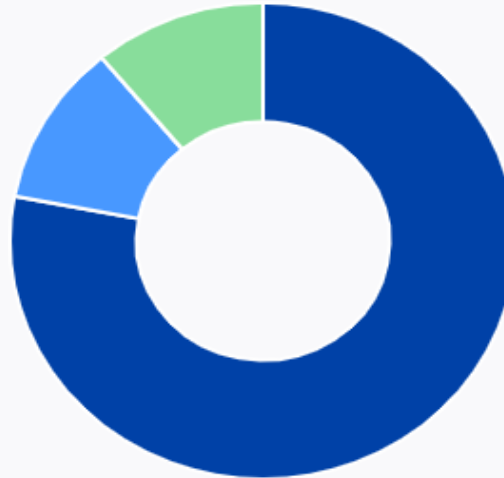
Mortgage experts speculate that mortgage rates will increase in the coming week (September 22-28). In response to Bankrate's weekly poll, 78 percent say rates are going up, 11 percent say rates are

going down and another 11 percent say rates will remain the same. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Sep 22 - 28



Experts say rates will ...




















▲ Go up	78%
■ Stay the same	11%
▼ Go down	11%

Current Mortgage Rates for September 26, 2022

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<input type="button" value="Purchase"/>	<input checked="" type="button" value="Refinance"/>	Zip Code 33435 Boynton Beach, FL	Property Value \$ 406,250
Loan Amount \$ 325,000	Cash-out <input type="button" value="Yes"/> <input checked="" type="button" value="No"/>	Loan Term 30 year fixed... ▼	Credit Score 740+ ▼

Show more options 

Lender 	APR 	Rate 	Mo. payment 	Sort by 
 15 Year Fixed NMLS: #240415   (5)  (877) 390-5114	5.43% Sep 26, 2022	5.00% Points: 1.847	\$2,570 Fees: \$9,002	Next →
 15 Year Fixed NMLS: #1374724   (4.8)	5.81% Sep 26, 2022	5.50% Points: 1.991	\$2,656 Fees: \$6,511	Next →
 15 Year Fixed NMLS: #2289   (4.9)  (855) 846-7672	6.02% Sep 26, 2022	5.99% Points: 0	\$2,741 Fees: \$684	Next →
 15 Year Fixed NMLS: #1067   (4.9)	6.28% Sep 26, 2022	6.00% Points: 1.75	\$2,743 Fees: \$5,687	Next →

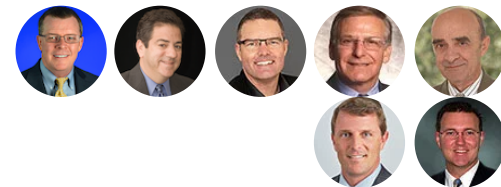
“

The Fed is saying interest rates are going higher and will stay there through 2023. As markets absorb those expectations, mortgage rates will move up.

— Greg McBride, CFA, Bankrate

”

78% say rates will go up ▲



Ken H. Johnson

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

Fears of a looming recession and aggressive Fed activities continue to push up and invert the yield curve. This all results in higher 10-year T-Note yields, and higher T-Note yields result in higher mortgage rates. The trend will remain the same next week. Thus, we can expect 30-year mortgage

rates to increase once again.



Jeff Lazerson

President, [MortgageGrader](#)

Up, up and away with inflation leading the charge.



Derek Egeberg

Certified mortgage planning specialist and branch manager, [Academy Mortgage](#), Yuma, Arizona

Higher. With the inflation rate in August higher than expected, the Fed is forced to continue the rate increases with another coming today (9/21/2022). Look for rates to continue to rise due to worsening economic conditions. As a consumer, watch for rates to continue to go up until inflation rates start to go down.



Joel Naroff

President and chief economist, [Naroff Economic Advisors](#), Holland, Pennsylvania

Up. The Fed is far from done.



Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Higher. In paying attention to the words of the FOMC, it would serve well to know that a main cause of inflation is the Fed itself. The M2 money supply is too high, but the Fed fears that reducing it will cause recession, and the Fed started increasing the overnight rate too late.



Greg McBride

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

Vote: Up. The Fed is saying interest rates are going higher and will stay there through 2023. As markets absorb those expectations, mortgage rates will move up.



James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Higher. The Fed concluded their meeting this week with another 75 basis points increase to Fed Funds. Their expectations are for another minimum 150 basis points of increases, supposedly stopping in 2023 with a Fed Funds rate in the range of 4.60 percent. As inflation continues to run at 40-year highs, there should be no expectation that rates will be pulling back any time soon. We have never seen the type of inflation conditions currently in effect, so how we get out will be a chore for Chair Powell and the Federal Reserve.

11% say rates will go down ▼



Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX

Rates - lower. It's no big surprise inflation remains stubborn, and it will take a while for the series of Fed hikes to curb it. And there are more hikes coming. Bonds have been trending lower (higher rates)

and are at the bottom of a channel, poised for a rally. Should the bond market rally, any rate improvement will be small. With that in mind, I would still play defense and lock your rate.

11% say unchanged —



Michael Becker

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

As expected, the Federal Reserve raised its overnight lending rate by .75 percent. Additionally, their statement said, “Recent indicators point to modest growth in spending and production. Job gains have been robust in recent months.” The Fed is raising rates to slow down spending production and employment gains. This is a rather hawkish statement by the Fed. However, I do believe bond markets were expecting this type of hawkish statement and have priced it in. So hopefully we will get a break from the seemingly constant increase in mortgage rates. Mortgage rates flat in the coming week.

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Stay on top of ever-changing rates

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

Ruben Çağınalp is an associate writer for Bankrate, focusing on mortgage topics.

Expertise

Mortgages, mortgage refinancing, homebuying, homebuyer assistance programs

Experience

Prior to joining Bankrate, Ruben interned as an LGBTQ+ civil rights paralegal, completed three university research fellowships and published his work in undergraduate research journals. He currently serves as a board member at the American Trans Resource Hub.

Education

Ruben has a BA in Comparative Literature from Fordham University.

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