

[Mortgages](#)

# Expert poll: Mortgage rate trend predictions for November 30-December 6

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Nov. 30, 2022 | [Advertiser Disclosure](#)



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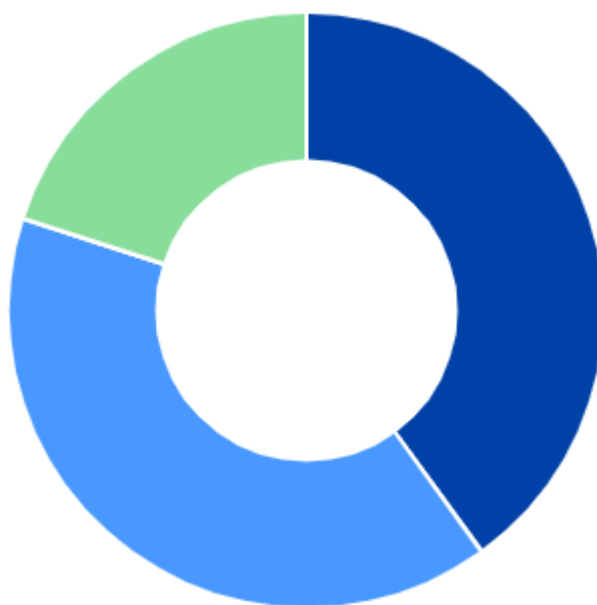
Mortgage experts predict that rates will go down in the coming week (November 30-December 6). In response to Bankrate's weekly poll, about 40 percent say rates are

going up, 20 percent say rates are going down and another 40 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 Nov. 30 - Dec. 6



### Experts say rates will...

|                 |     |
|-----------------|-----|
| ▲ Go up         | 40% |
| ■ Stay the same | 40% |
| ▼ Go down       | 20% |

Percentages might not equal 100 due to rounding.

# Current Mortgage Rates for December 1, 2022

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|                                  |  |   |                                     |
|----------------------------------|--|---|-------------------------------------|
| <b>Purchase</b>                  | <b>Refinance</b>   | Zip Code<br><b>33431</b> Boca Raton, FL | Property Value<br><b>\$ 406,250</b> |
| Loan Amount<br><b>\$ 325,000</b> | Cash-out <input checked="" type="checkbox"/><br><b>Yes</b> <b>No</b> | Loan Term<br><b>30 year fi...</b>       | Credit Score<br><b>740+</b>         |

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| Lender  | APR                         | Rate                          | Mo. payment                     | Sort by                |
|---|-----------------------------|-------------------------------|---------------------------------|------------------------|
| 30 Year Fixed<br>NMLS: #1401<br>★★★★★<br>(5)                        | <b>5.63%</b><br>Dec 1, 2022 | <b>5.50%</b><br>Points: 1.449 | <b>\$1,846</b><br>Fees: \$4,709 | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #35959<br>★★★★★<br>(4.9)<br>📞 (877) 413-3953 | <b>5.69%</b><br>Dec 1, 2022 | <b>5.63%</b><br>Points: 0.659 | <b>\$1,871</b><br>Fees: \$2,141 | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #1168<br>★★★★☆<br>(3.9)<br>📞 (844) 413-3622  | <b>5.70%</b><br>Dec 1, 2022 | <b>5.50%</b><br>Points: 1.934 | <b>\$1,845</b><br>Fees: \$7,080 | <a href="#">Next →</a> |
| 30 Year Fixed<br>NMLS: #664689                                      | <b>5.70%</b>                | <b>5.50%</b>                  | <b>\$1,845</b>                  | <a href="#">Next →</a> |



# The inflation beast has not yet been slain. Higher mortgage rates slow down the beast.



— Jeff Lazerson

Mortgage Grader

40% say rates will go up ▲



**Derek Egeberg**

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

The emotional good feelings from the Thanksgiving week have now passed. The measurable metrics of inflation and talks of continued supply chain stresses will drive the market higher. Until you see relief from rising prices, you will not see relief from rising interest rates.



**Jeff Lazerson**

President, [MortgageGrader](#)

Up. The inflation beast has not yet been slain. Higher mortgage rates slow down the beast.

20% say rates will go down ▼

**Ken H. Johnson**

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

In the last three weeks, 10-year Treasury yields are down nearly 50 basis points. During this time, long-term mortgage rates have declined roughly the same amount. This has all happened in an atmosphere of generally improving economic news. All of this should last for the next week. Generally good economic news will continue to draw cash off the sidelines into virtually all asset classes leading to slightly lower long-term mortgage rates.

## 40% say unchanged—

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**Dick Lepre**

Loan agent, [CrossCountry Mortgage](#), Alamo, CA

Mortgage rates are about the perception of inflation. The Fed is expected to increase the target for the overnight rate by 50 basis points on Dec. 14. This reduction from what has been the usual 75 bps may seem to support lower rates. However, inflation is by no means contained. CPI increases will likely remain over 4 percent through the end of 2023. In fact, the Fed is pumping the notion that it will increase its goal for annual inflation from 2 percent to 3 percent.

**Les Parker**

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

Mortgage rates hold steady. Here's a parody based on the 1975 hit by Bob Seger, "Beautiful Loser": "Beautiful loser; Never take highs out. 'Cause it's easier. And faster when Bulls fall. They just don't need it all." The significant drop in rates over the last few weeks maybe takes a breather this week.

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