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Mortgages

Expert poll: Mortgage rate trend predictions for January 19 - 25

Written by [Ruben Caginalp](#)

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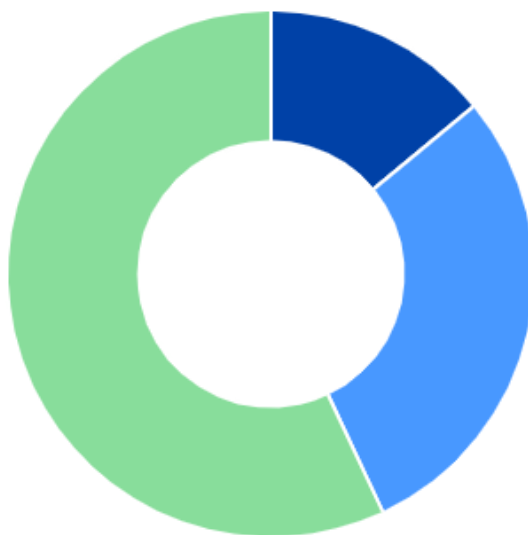
Mortgage experts are divided about rate trends in the coming week (January 19-25), but the majority votes for a decline. In response to Bankrate's weekly poll, 14 percent say rates are going

up, 57 percent say rates are going down and another 29 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 Jan. 19-Jan. 25



Experts say rates will...

▲ Go up	14%
■ Stay the same	29%
▼ Go down	57%

Percentages might not equal 100 due to rounding.

Current Mortgage Rates for January 19, 2023

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Purchase	Refinance	Zip Code 33431	Boca Raton, FL	Property Value \$ 720,000
Loan Amount \$ 432,000	Cash-out Yes	No	Loan Term 30 year fixed	Credit Score 740+

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Lender	APR	Rate	Mo. payment	Sort by
30 Year Fixed NMLS: #240415 ★★★★★ (5)	5.18% Jan 19, 2023	5.00% Points: 1.278	\$2,319 Fees: \$8,520	Next →
30 Year Fixed NMLS: #1401 ★★★★★ (5)	5.28% Jan 19, 2023	5.13% Points: 1.762	\$2,353 Fees: \$7,611	Next →
30 Year Fixed NMLS: #1374724 ★★★★★ (4.8)	5.41% Jan 19, 2023	5.25% Points: 1.753	\$2,386 Fees: \$7,657	Next →
30 Year Fixed NMLS: #417490	5.77% Jan 19, 2023	5.63% Points: 1.608	\$2,487 Fees: \$6,946	Next →

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“Mortgage rates just dropped to a six-month low and will keep on going.”

— Dan Green, CEO
Homebuyer.com

”

14% say rates will go up ▲



Derek Egeberg

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

Higher. The inflation number, while lower, is still 6.5 percent. Interest rates must be 2 percent or more higher than inflation. Watch for rates to keep rising until inflation is back under 4 percent.

57% say rates will go down ▼



Ken H. Johnson

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

As the global demand for 10-Year treasury notes heats up, the yield on these securities continues to decline. Not sure how long this trend will continue, but it should hold for another week. Thus, long-term mortgage rates should decline slightly next week.



Dan Green

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

Down. Mortgage rates just dropped to a six-month low and will keep on going.



Greg McBride

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

Vote: Down. Moderating inflation and weaker economic data are driving bond yields and mortgage rates lower.



James Sahnger

Mortgage planner, [C2 Financial Corporation](#), Jupiter, Florida

Lower. Mortgage rates have fallen from over 7 percent in early November to the low 6.00 percent range, and for many well-qualified borrowers, to back in the high 5.00 percent range. Just as inflation fears and economic data had driven rates higher, softening inflation numbers and weakness from the consumer have them coming back down. Following Wednesday morning's headline that the PPI (Producer Price Index) was down by 0.5 percent, and retail sales were down 1.1 percent for December, bond market pricing improved. Early trading on the 10-year treasury saw the yield drop to 3.37 percent, which is down from the 4.24 percent high-water mark in early November. Look for rates to slightly improve from here.

29% say unchanged—



Michael Becker

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

With the CPI report behind and the next Fed meeting over a month away, there's a lack of market moving economic reports coming out over the next week. The U.S. Bond markets and mortgage rates may take their cues from overseas markets, like today, when the Bank of Japan refrained from expanding its yield curve control to allow their 10 year note yield to rise above 0.50 percent. The U.S. bond market rallied on this, and mortgage rates are slightly lower today. Looking forward, it's hard to see rates rallying from where they are today, given how much they have rallied in the last month. Mortgage rates will be flat in the coming week.



Les Parker

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

Mortgage Rates go nowhere. Here's a parody based on Pink Floyd's 1975 song, " Wish You Were Here," "How Bulls wish, how Bulls wish you were here; Prices like two lost souls swimming in a fishbowl, year after year." The looming debt ceiling battle, good GDP news coming from the EU, and expectation shifting to slowing inflation offers multi-ways to get two-way action.

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