Most mortgage experts predict that rates will decrease in the coming week (Mar. 2-8). In response to Bankrate’s weekly poll, 67 percent say rates are going up, 33 percent say rates are going down.
and none say rates will remain the same. You can figure what your monthly payment would be using Bankrate's mortgage calculator.

**Experts predict where mortgage rates are headed**

Week of Mar. 2-Mar. 8

Experts say rates will...

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Go up</td>
<td>67%</td>
</tr>
<tr>
<td>Stay the same</td>
<td>0%</td>
</tr>
<tr>
<td>Go down</td>
<td>33%</td>
</tr>
</tbody>
</table>

Percentages might not equal 100 due to rounding.
Current Mortgage Rates for March 2, 2023

Advertiser Disclosure

<table>
<thead>
<tr>
<th>Lender</th>
<th>APR</th>
<th>Rate</th>
<th>Mo. payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Year Fixed</td>
<td>5.71%</td>
<td>5.50%</td>
<td>$2,453</td>
</tr>
<tr>
<td>NMLS: #240415</td>
<td></td>
<td>Mar 2, 2023</td>
<td>Points: 1.775</td>
</tr>
<tr>
<td>★★★★★ (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 30 Year Fixed | 6.31% | 6.13% | $2,625 |
| NMLS: #1374724 | | Mar 2, 2023 | Points: 1.887 | Fees: $8,236 |
| ★★★★★ (4.8) | | | |

“Interest rates swung too far to the up-side. This is the week, they will swing back down and ride the volatility lower.”

— Dan Green
Homebuyer.com
67% say rates will go up

Joel Naroff  
President and chief economist, Naroff Economic Advisors, Holland, Pennsylvania

Up. No signs of the economy faltering.

Michael Becker  
Branch manager, Sierra Pacific Mortgage, White Marsh, Maryland

After slowing at the end of 2022, the pace of inflation, especially core inflation, seems to be picking up. This will put upward pressure on mortgage rates. Higher mortgage rates in the coming week.

Robert Brusca  
Chief economist, Facts and Opinions Economics, New York

Higher.
Up, up and away. Mortgage rates will hit 7% by this summer in order to tame the inflation beast.

The bond market continues to take a beating with the rate on the 10-year Treasury climbing to 4 percent early Wednesday for the first time since early November. While bonds and mortgage backed securities are both oversold and could pull back, momentum has not been friendly. Next week, we get the employment report, which can have a big impact on rates. While we don’t hope for a slowdown, it could be what the market needs to offer some rate relief.

Albeit just barely, 10-year Treasury Yields broke the seal on four-handle for the first time since 2007 late Wednesday afternoon. As 10-year Treasury yields go, so go long-term mortgage rates. Next week, mortgage rates should be heading up. This begs the question of how these higher mortgage rates will impact the housing market? Stay tuned, I think we are about to see a significant pivot in the housing market.
33% say rates will go down

Dick Lepre
Loan agent, CrossCountry Mortgage, Alamo, CA

Rates moved up in the last week as concern about inflation persisted. It is becoming clear that the FOMC will not lower its overnight rate any time soon. Treasury Secretary Yellen noted that inflation is still higher than wanted. With Treasury and MBS yields high we should see a small decrease in rate in the coming week.

Les Parker
CMB, managing director, Transformational Mortgage Solutions, Jacksonville, Florida

Mortgage rates go down. Here’s a parody based on the 1971 Al Green hit, “Let’s Stay Together,” “Ooh Bankers. Let's, let's Stay together (Together) Loving rate hiking, whether; Times are good or bad, happy or sad.” Resilient inflation in Europe affirms the anticipated European Central Bank tightening of 50 basis points on March 16. So, with central bankers staying together, look for a supportive dollar to help mortgage rates fall.

Dan Green
Interest rates swung too far to the up-side. This is the week, they will swing back down and ride the volatility lower.