Most mortgage experts predict that rates will increase in the coming week (Mar. 9-15). In response to Bankrate's weekly poll, 78 percent say rates are going up, 11 percent say rates are going down
and 11 say rates will remain the same. You can figure what your monthly payment would be using Bankrate's mortgage calculator.

RATE TREND INDEX

Experts predict where mortgage rates are headed

Week of Mar. 9-Mar. 15

Experts say rates will...

<table>
<thead>
<tr>
<th>Rate Direction</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go up</td>
<td>78%</td>
</tr>
<tr>
<td>Stay the same</td>
<td>11%</td>
</tr>
<tr>
<td>Go down</td>
<td>11%</td>
</tr>
</tbody>
</table>

Percentages might not equal 100 due to rounding.
## Current Mortgage Rates for March 9, 2023

### Advertiser Disclosure

### Mortgage Rates

<table>
<thead>
<tr>
<th>Lender</th>
<th>APR</th>
<th>Rate</th>
<th>Mo. payment</th>
<th>Sort by</th>
</tr>
</thead>
</table>
| 30 Year Fixed  
NMLS: #240415 | 5.71% | 5.50% | $2,453 | Next → |
| 30 Year Fixed  
NMLS: #2353898 | 5.94% | 5.75% | $2,521 | Next → |
| 30 Year Fixed  
NMLS: #447490 | 6.25% | 6.25% | $2,660 | Next → |
| 30 Year Fixed  
NMLS: #1374724 | 6.41% | 6.25% | $2,660 | Next → |

### Loan Details

- **Purchasing Location**: Boca Raton, FL
- **Zip Code**: 33431
- **Property Value**: $720,000
- **Loan Amount**: $432,000
- **Cash-out**: Yes
- **Loan Term**: 30 year
- **Credit Score**: 74...

### Contact Information

- 30 Year Fixed  
NMLS: #240415 | (877) 390-5114
- 30 Year Fixed  
NMLS: #2353898 | 
- 30 Year Fixed  
NMLS: #447490 | 
- 30 Year Fixed  
NMLS: #1374724 | 

### Additional Information

- **NMLS**: National Mortgage License System
- **Points**: Percentage of the loan amount paid as a closing cost
- **Fees**: Additional costs associated with the loan

“Rates will continue to rise until inflation is under 4 percent.”

— Derek Egeberg
Academy Mortgage

78% say rates will go up

Derek Egeberg
Certified mortgage planning specialist and branch manager, Academy Mortgage, Yuma, Arizona

Higher. As expected, the Fed will continue to raise rates as inflation is still not under control. Slowing, but rising is still rising. Rates will continue to rise until inflation is under 4 percent.

Jeff Lazerson
President, MortgageGrader

Up. We'll see the 30-year fixed at 7 percent in the very near future.

Ken H. Johnson
Real estate economist, Florida Atlantic University
Chairman Powell’s comments before lawmakers on Tuesday are leading to worries that inflation remains persistent, setting the table for higher rates in the near future. These comments, combined with higher-than-expected inflation numbers recently, should lead to higher mortgage rates. Next week, we should see higher long-term mortgage rates.

Greg McBride  
CFA, chief financial analyst, Bankrate.com

Vote: Up. Jerome Powell’s message is clear: interest rates are going up, going higher than was expected, and staying there longer than hoped. Mortgage rates are moving higher in response.

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

Higher.

Dick Lepre  
Loan agent, CrossCountry Mortgage, Alamo, CA
Trend: Higher. Fed Chairman Powell made it clear that the Fed remains concerned that inflation is higher than wanted. More hikes in the Overnight Rate are on the way.

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

Two very important economic reports are due over the next week, Non-Farm Payrolls and CPI or Consumer Price Index. These two reports were the catalyst for the recent rise in mortgage rates. They will give markets an idea if the Fed will have to accelerate their rate hikes and perhaps keep them higher for longer. The trend has been for economic data that suggests inflation is not coming down as fast as the Fed would like. I'll vote for this trend to continue and for mortgage rates to increase in the coming week.

11% say rates will go down

Dan Green
CEO, Homebuyer.com, Austin, Texas

Down. This is not the year of 7 percent mortgage rates. Stay patient and lock a rate that's lower.

11% say unchanged
Les Parker
CMB, managing director, Transformational Mortgage Solutions, Jacksonville, Florida

Mortgage rates go nowhere. Here’s a parody based on The Pretenders’ 1981 hit, “I Go To Sleep”: “I go to sleep, sleep/And imagine the screens engulf me.” The various related markets send mixed signals that confuse mortgage rates.