

Mortgages

Expert poll: Mortgage rate trend predictions for March 30 - April 5, 2023

Written by [Ruben Caginalp](#)

Mar. 29, 2023 | [Advertiser Disclosure](#)



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Most mortgage experts predict that rates will go response to Bankrate’s weekly poll, 25 percent sa

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going down and 25 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. 29-Apr. 5



Experts say rates will...

▲ Go up	25%
■ Stay the same	25%
▼ Go down	50%

Percentages might not equal 100 due to rounding.

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Current Mortgage Rates for March 31, 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 fi...	Credit Score 74...

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Lender	APR	Rate	Mo. payment	Sort by
30 Year Fixed NMLS: #30998 ★★★★★ (5) (877) 387-6112	5.69% Mar 31, 2023	5.50% Points: 1.799	\$2,453 Fees: \$9,066	Next →
30 Year Fixed NMLS: # 1025894	5.79% Mar 31, 2023	5.63% Points: 1.678	\$2,487 Fees: \$7,498	Next →
30 Year Fixed NMLS: #1374724 ★★★★★ (4.8)	5.92% Mar 31, 2023	5.75% Points: 1.784	\$2,521 Fees: \$7,791	Next →



Until inflation is ba
(which is double the

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rates to continue to drift higher.



— [Derek Egeberg](#)

Academy Mortgage

25% say rates will go up ▲



Greg McBride

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

Vote: Up. Calm in the banking sector has seen bond yields rebounding somewhat, taking mortgage rates higher. Until another shoe drops.



Derek Egeberg

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

Higher. As the emotions associated with bank failures settle, the “elephant in the room,” which is inflation, just became obvious again. Until inflation is back under 5 percent (which is double the Fed target), watch for rates to continue to drift higher.

50% say rates will go down ▼

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Les Parker

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

Mortgage rates will go down. Here's a parody based on Freddy Fender's 1975 reissued hit, "Wasted Days And Wasted Nights": "Wasted days and wasted nights/Bonds have left the Fed behind/For they don't belong to Jay/Their heart belongs/To something else." Who wins near-term, the Fed or the bond market? The anticipated economic slowdown and financial instability will lend support to lower rates.



Ken H. Johnson

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

There are so many bears in the woods – looming banking crisis, a possible government shutdown, inflation, lending overhang in commercial office buildings, etc. All these things make this prediction more and more difficult each week. So, falling back to the old stable of watching the 10-year Treasury notes seems prudent. The 10-year Treasury yield has been mostly trending downward since the first of March due to the continuation of the flight to safety by investors because of so much economic uncertainty; therefore, we should expect mortgage rates to do the same. Next week, long-term mortgage rates should decline slightly.



Dan O'Connell

CEO, [Homebuyer](#)

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Down. Mortgage rates are dropping as the economy settles in for spring. Inflation is cooling. It's a good few weeks for America's home buyers.



Robert Brusca

Chief economist, [Facts and Opinions Economics](#), New York

Lower. Time to do the banking crisis shimmy.

25% say unchanged—



Jeff Lazerson

President, [MortgageGrader](#)

Unchanged. The interest rate whipsaw is going to take a breather this week.



Dick

Loan agent, [CrossCoun](#)

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Trend: Flat. The SVB failure had sent money into m
larger failure of the banking sector have subsided.

attention to inflation.

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