

[Mortgages](#)

# Expert poll: Mortgage rate trend predictions for April 13 - April 19, 2023

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Most mortgage experts predict interest rates will again move down in the coming week (April 13-19). In response to Bankrate's weekly poll, 25 percent say rates are going up, 62.5 percent say rates

are going down and 12.5 percent 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 Apr. 13-Apr. 19



### Experts say rates will...

▲ Go up	25%
■ Stay the same	13%
▼ Go down	63%

Percentages might not equal 100 due to rounding.

# Current Mortgage Rates for April 13, 2023

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<b>Purchase</b>	<b>Refinance</b>	Zip Code <b>33431</b> Boca Raton, FL	Property Value <b>\$ 720,000</b>
Loan Amount <b>\$ 432,000</b>	Cash-out ⓘ Yes <b>No</b>	Loan Term <b>30 year fi...</b>	Credit Score <b>78...</b>

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Lender ⓘ	APR ⓘ	Rate ⓘ	Mo. payment ⓘ	Sort by ▾
30 Year Fixed NMLS: #240415 ★★★★★ (5) ⓘ	<b>5.30%</b> Apr 13, 2023	<b>5.13%</b> Points: 1.446	<b>\$2,352</b> Fees: \$8,241 ⓘ	Next →
30 Year Fixed NMLS: #1077157 ★★★★★ (4.9) ⓘ	<b>5.42%</b> Apr 13, 2023	<b>5.38%</b> Points: 0	<b>\$2,419</b> Fees: \$2,315 ⓘ	Next →
30 Year Fixed NMLS: #2353898 ★★★★★ (5) ⓘ	<b>5.39%</b> Apr 13, 2023	<b>5.25%</b> Points: 1.399	<b>\$2,386</b> Fees: \$6,768 ⓘ	Next →
30 Year Fixed NMLS: #30998 ★★★★★ (5) ⓘ ☎ (877) 387-6112	<b>5.46%</b> Apr 13, 2023	<b>5.25%</b> Points: 1.985	<b>\$2,386</b> Fees: \$9,870 ⓘ	Next →

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# Mortgage rates already peaked for the year. It's a long, slow slide between now and November.

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— Dan Green  
Homebuyer.com

25% say rates will go up ▲

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**Jeff Lazerson**

President, [MortgageGrader](#)

Up. Gas prices are spiking. Grocery prices continue to spike. Inflation is uncontained. Mortgage rates follow inflation.



**Les Parker**

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

Mortgage rates will go up. Here's a parody based on Styx's 1983 global hit "Mr. Roboto": "Thank you very much, Mr. Roboto; For showing the prices nobody wants to." The 10-year [Treasury] may reach 3.04 or 3.81. But, rising gold is flashing yellow about rates, and Treasury prices are slipping on the rise in oil. So, the bears are progressing in pushing higher rates contrary to the trend to lower rates.

## 63% say rates will go down ▼

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**Dan Green**

CEO, [Homebuyer.com](https://www.homebuyer.com), Austin, Texas

Mortgage rates already peaked for the year. It's a long, slow slide between now and November.



**Ken H. Johnson**

Real estate economist, [Florida Atlantic University](https://www.floridatlantic.edu)

The expanding demand for 10-year Treasury notes continues, leading to higher prices for Treasuries and lower yields. Lower yields on Treasuries will lead to lower mortgage rates. Next week, long-term mortgage rates should decline.



**Greg McBride**

[CFA, chief financial analyst](https://www.bankrate.com), Bankrate.com

Better news on inflation will help bring mortgage rates down a bit. We'll have to see sustained improvement in inflation in the coming months before mortgage rates fall below their recent range.



## Joel Naroff

President and chief economist, [Naroff Economic Advisors](#), Holland, Pennsylvania

Fed still tightening while the economy is still slowly decelerating, so rates should ease a touch.



## James Sahnger

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

The Employment Report last week came in around expectations so we didn't get the bump lower in rates that I was expecting. On Wednesday, bonds did get some relief in that CPI data was released and overall inflation came in at 0.1 percent versus the 0.2 percent that was expected. On a year-over-year comparison, inflation has declined from a 6 percent rate to 5 percent. Based on shelter components in the index, we can expect that future inflation reports will continue to be improved. Look for rates to be nominally lower barring any unsuspected surprises.

## 13% say unchanged—

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## Dick Lepre

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

Trend: Flat. CPI for March was mixed. Month-over-month headline was down but Ex Food & Energy year-over-year was up. The Fed will continue hiking the Overnight Rate.

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