Mortgages

Expert poll: Mortgage rate trend predictions for April 20 - April 26, 2023

Written by **Ruben Caginalp**

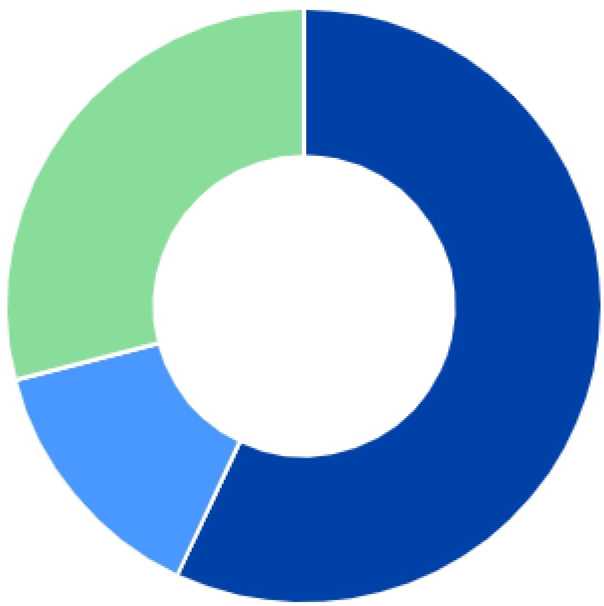
Apr. 19, 2023 | Advertiser Disclosure

Most mortgage experts predict interest rates will again move down in the coming week (April 20-26). In response to Bankrate's weekly poll, 57 percent say rates are going up, 28 percent say rates are going down and 15 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. 20-Apr. 26



Experts say rates will...

Go up	57%
Stay the same	14%
Go down	29%

Percentages might not equal 100 due to rounding.

Current Mortgage Rates for April 20, 2023

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: 78...

Show more options

Lender	APR	Rate	Mo. payment	Sort by
30 Year Fixed NMLS: #240415 (5) (877) 390-5114	5.55% Apr 20, 2023	5.38% Points: 1.447	$2,419 Fees: $8,246	Next →
30 Year Fixed (5)	5.65% Apr 20, 2023	5.50% Points: 1.525	$2,453 Fees: $7,113	Next →
30 Year Fixed NMLS: #1374724 (4.8)	5.92% Apr 20, 2023	5.75% Points: 1.802	$2,521 Fees: $7,869	Next →

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10-year Treasury yields are rising rapidly this week. This will result in higher

mortgage rates.

— Ken Johnson
Florida Atlantic University

57% say rates will go up

Greg McBride
CFA, chief financial analyst, Bankrate.com

Vote: Up. The Fed is reinforcing the message of another rate hike and, perhaps more significantly, not pivoting to lower rates this year.

Ken H. Johnson
Real estate economist, Florida Atlantic University

10-year Treasury yields are rising rapidly this week. This will result in higher mortgage rates. Next week, long-term mortgage rates will increase.

Nancy Vanden Houton, CFA
CFA, Senior Research Analyst, Stone & McCarthy Research Associates, New York, NY

Higher.

Michael Becker

Branch manager, Sierra Pacific Mortgage, White Marsh, Maryland

Bond yields and mortgage rates have been rising the last several days. Hawkish Fed officials like Waller and Bullard have reminded markets that there is still much work to be done to bring down inflation. Gas prices rising to their highest in 5 months isn't helping sentiment either. I think mortgage rates will continue to increase in the coming week.

29% say rates will go down

Robert Brusca

Chief economist, Facts and Opinions Economics, New York

Lower.

Dick Lepre

Loan agent, CrossCountry Mortgage, Alamo, CA

Trend: Lower. Rates move with the anticipation of inflation. The Fed sees inflation as a serious problem and will continue to hike rates to slow inflation. If CPI declines, we will see lower rates.

14% say unchanged–

Les Parker

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

Mortgage rates will go nowhere. Here's a parody based on Ray Charles' 1961 hit, "Hit The Road, Jack": "Hit the road, VOL, and don't you come back. No more, no more, no more, no more." Are bulls or bears on the move, and is volatility (VOL) out the door? The struggle continues with wild movements diminishing.

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