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# Expert Poll: Mortgage Rate Trend Predictions For April 22-28, 2021

**Experts say rates will ...**

▲ Go up	0%
▬ Stay the same	50%
▼ Go down	50%

By **Zach Wichter**

Apr. 21, 2021 / 5 min read

Image Credit: MoMo Productions/Getty Images



At Bankrate we strive to help you make smarter financial decisions. While we adhere to strict [editorial integrity](#), this post may contain references to products from our partners. Here's an explanation for [how we make money](#).

Mortgage experts are evenly split over whether rates will remain the same or fall the week ahead (April 22-28). In response to Bankrate's weekly poll, 50 percent said rates will remain the same and 50 percent said rates would fall. None of the respondents this said they expect rates to rise. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

## RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Apr 22 - 28



### Experts say rates will ...

▲ Go up	0%
■ Stay the same	50%
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# Current Mortgage and Refinance Rates for April 2021

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<b>Purchase</b>	<b>Refinance</b>	Zip Code <b>33436</b>	Boynton Beach, FL
Credit Score <b>740+</b>		Property Value <b>\$406,250</b>	
Loan Amount <b>\$325,000</b>		Loan Term <b>30 year fixed</b>	

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Lender	APR	Rate	Mo. payment	
<b>Better.com</b>	<b>2.50%</b> Apr 23, 2021	<b>2.38%</b> Points: 1.668	<b>\$1,263</b> Fees: \$5,421	<b>Next</b>
★ ★ ★ ★ ★ (3.8) 30 Year Fixed NMLS: #330511				
<b>Millennial Home Lending</b>	<b>2.55%</b> Apr 23, 2021	<b>2.38%</b> Points: 2.285	<b>\$1,264</b> Fees: \$7,426	<b>Next</b>
30 Year Fixed NMLS: #1734623				
<b>Garden State Home Loans</b>	<b>2.56%</b> Apr 23, 2021	<b>2.37%</b> Points: 1.892	<b>\$1,263</b> Fees: \$7,659	<b>Next</b>
★ ★ ★ ★ ★ (5) 30 Year Fixed NMLS: #473163				
<b>First Mortgage Direct</b>	<b>2.59%</b> Apr 23, 2021	<b>2.38%</b> Points: 2.707	<b>\$1,264</b> Fees: \$8,941	<b>Next</b>
★ ★ ★ ★ ★ (4.8) 30 Year Fixed NMLS: #244476				



There is nothing significant on the calendar so barring any surprises it should be a quiet week.

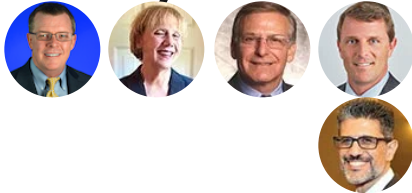


— Gordon Miller, Miller Lending Group

### 0% say rates will go up ▲

None of our experts predicted rates will rise.

### 50% say rates will go down ▼



#### Ken H. Johnson

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

This week 30-year mortgage rates should move slightly downwards. 10-year Treasury yields have been moving slightly lower over the past week. Seeing no imminent threat to the financial markets, 30-year mortgage rates should move slightly down as well. Moderating 10-year Treasury yields are really helping keep a lid on long-term mortgage rates right now.



#### Nancy Vanden Houton, CFA

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

Lower.

#### Joel Naroff

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



Down. Limited data allows market to stabilize before next leg up.

### **Greg McBride**

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



Vote: Down. The good economic news has been priced in and the Fed is consistent in their messaging that they intend to support the recovery with low rates for quite some time.

### **Logan Mohtashami**

Housing analyst, [HousingWire](#), Irvine, California



Lower. This has been a brutal tug of war for the 10-year yield trying to break toward one direction or another. Obviously, the U.S. economic data warrants much higher yields today. However, COVID-19 is still an issue for the world, and we can't break away too much from other countries' bond yields. The best thesis for yields to go lower with any meaningful moves is a stock market correction which has not happened for a long time. Outside of that, not much has been happening for some time now. We are getting closer and closer to being able to walk the earth freely here in America, but this isn't the case in other countries.

## **50% say unchanged –**

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### **Gordon Miller**

Owner, [Miller Lending Group, LLC](#), Cary, North Carolina

Rates should stay the same over the next week as the markets move sideways. There is nothing significant on the calendar so barring any surprises it should be a quiet week.

### **Jennifer Kouchis**

Senior vice president, real estate lending, VyStar Credit Union, Jacksonville, Florida

Rates will hold. Strong economic growth did not put upward pressure on rates, but instead we saw a bit of a reduction, which is definitely a change. I suspect that rates will be pretty flat this week, although the market seems to be ignoring typical trends and indicators. One question I do have is will the recent vaccination news deter some and will the removal of mask mandates and opening of businesses cause a relapse or material impact on the economy and market?

## Dick Lepre

Senior loan officer, [RPM Mortgage, Inc.](#), Alamo, CA

Trend: Flat. Last week saw the market wake up to the fact that we are not likely to see runaway inflation. We will likely see evidence of uncertainty through the end of June with the 10-year Treasury trading in the 1.55 percent to 1.75 percent range. Come July we should start to see disinflation and evidence that massively increased debt restrains not only GDP but inflation as well. We will even see a reopening of discussion as to what a “debt trap” is.

## Les Parker

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

Mortgage rates go nowhere. Here's a parody based on the 2008 hit song “Pocketful of Sunshine” by Natasha Bedingfield. "Take Bulls away (Take bears away) A hiding place (A trading place) They got a pocket, got a pocketful of sunshine; They got a dove, and they know that it's all theirs, oh, oh-oh." The tug-o-war continues between the bulls and the bears. Each side thinks the Federal Reserve's position supports their case.

## James Sahnger

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Unchanged. Rates have gradually improved since the beginning of April and should remain rangebound over the next week. The market has pretty much shaken off the inflation fears that rocked it through March. Mortgage-backed securities and the Treasury complex overall are hanging in an overbought technical range so we could see some push back but they should remain tight. On a side note, Redfin reported that nearly 18 percent of all accepted offers between September 2020 and February 2021 waived appraisal contingencies and 13 percent waived inspections. It's an incredibly tight market out there for homebuyers.

### About the Bankrate.com Rate Trend Index

Bankrate's panel of experts is comprised of economists, mortgage bankers, mortgage brokers and other industry experts who provide residential first mortgages to consumers. Results from Bankrate.com's Mortgage Rate Trend Index are released each Thursday.



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### ABOUT THE AUTHOR

Zach Wichter is a mortgage reporter at Bankrate. He previously worked on the Business desk at The New York Times where he won a Loeb Award for breaking news, and covered aviation for [The Points Guy](https://thepointsguy.com/). He also worked in production on Dateline NBC and wrote anchor copy for New York 1. He graduated from Northwestern University with a Bachelor's degree in Journalism in 2013. As president of his co-op board in Queens (it's like a condo board, but more New York-y), Zach is constantly thinking about real estate and dealing with issues of homeownership, HOA-style house rules and mortgage eligibility.

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