



MORTGAGES

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# Expert Poll: Mortgage Rate Trend Predictions For April 7-13, 2022 | Bankrate



Written by **Zach Wichter**

April 6, 2022 / 5 min read



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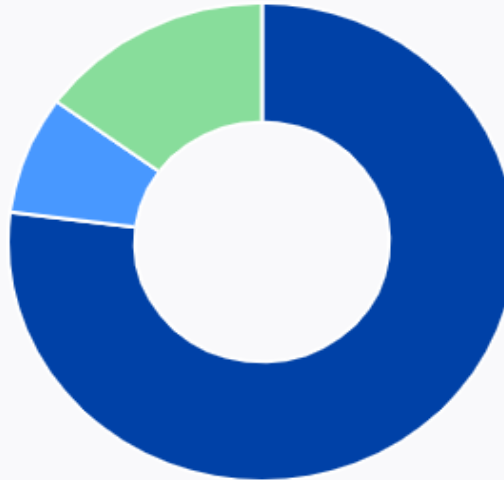
Mortgage experts mostly think rates will rise in the coming week (April 7-13). In response to Bankrate's weekly poll, 77 percent said rates are headed higher. Meanwhile, 15 percent predicted

rates would fall and just 8 percent said they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

RATE TREND INDEX

## Experts predict where mortgage rates are headed

Week of Apr 7 - 13



### Experts say rates will ...

▲ Go up	77%
■ Stay the same	8%
▼ Go down	15%

## Current Mortgage Rates for April 2022

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<input type="radio"/> Purchase	<input checked="" type="radio"/> Refinance	Zip Code <b>32255</b> Jacksonville, FL	Property Value <b>\$ 406,250</b>
Loan Amount <b>\$ 325,000</b>	Cash-out <input type="radio"/> Yes <input checked="" type="radio"/> No	Loan Term <b>30 year fixed...</b> ▼	Credit Score <b>740+</b> ▼

[Show more options](#)

Lender

APR

Rate

Mo. payment

15 Year Fixed  
NMLS: #1374724



(4.8)

**3.61%**

Apr 7, 2022

**3.38%**

Points: 1.628

**\$2,303**

Fees: \$5,332

Next

15 Year Fixed  
NMLS: #473163



(5)

**3.63%**

Apr 7, 2022

**3.25%**

Points: 1.888

**\$2,284**

Fees: \$8,346

Next

15 Year Fixed  
NMLS: #244476



(4.7)

**3.64%**

Apr 7, 2022

**3.38%**

Points: 1.719

**\$2,304**

Fees: \$5,801

Next

15 Year Fixed  
NMLS: #2289



(4.9)

(855) 846-7672

**3.81%**

Apr 7, 2022

**3.49%**

Points: 2

**\$2,322**

Fees: \$6,995

Next

1 - 4 of 20



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“

**Mortgage rates are likely to continue their unprecedented rise this week.**

— Ralph McLaughlin, Kukun

”

**77% say rates will go up ▲**



**Joel Naroff**

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

Still rising.



**Ralph McLaughlin**

Chief economist and senior vice president of analytics, [Kukun](#)

Mortgage rates are likely to continue their unprecedented rise this week. Expect them to dampen - but not bury - this spring's home-buying season.



## Jeff Lazerson

President, [MortgageGrader](#)

Up. Need to slay inflation.



## Logan Mohtashami

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

Higher. The Fed's language is getting more and more hawkish, pushing yields up! When doves act like hawks you know their mindset is an act. The markets are taking that tone by pushing yields up.



## Greg McBride

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

Vote: Up. The Fed's aggressive talk on rates and balance sheet runoff has mortgage rates closing in on 5 percent.



## Derek Egeberg

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

Higher. Like Einstein's theory of relativity, when the Fed wants rapid reductions in balance sheet holdings, the market rate of interest to consumers will have an equal and opposite reaction and rise just as rapidly.

## Dick Leore



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

Trend: Higher. Three things are driving rates higher: inflation, inflation and inflation. Inflation is being driven, in part, by a too-high money supply. Correction of the too-high money supply necessitates that the Fed sell MBS which will drive rates up. QE made for low rates and lots of refi business. The waiter is now coming to the table with the bill.



### **Michael Becker**

Branch manager, [Sierra Pacific Mortgage](#), White Marsh, Maryland

Bond yields and mortgage rates are soaring after comments by Fed Governor Lael Brainard. In a speech she said the inflation is much too high and that the Fed has to act quickly and aggressively to get inflation down. This includes reducing its balance sheet at a faster pace than markets are currently pricing in. This will continue to put upward pressure on rates. Mortgage rates will be higher in the coming week.



### **Robert Brusca**

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

Higher...and higher.



### **James Sahnger**

Mortgage planner, C2 Financial Corporation, Jupiter, Florida

Higher. Just one month ago we were sitting on the 10-year Treasury at 1.70 percent and on Wednesday we clipped 2.64 percent. This is a remarkable move over a much longer timeframe but in just the last month is a tough nut to swallow. How did we get here? It can pretty much be summed up in three words: Inflation, inflation and inflation. Pressure is mounting on the Fed to put the brakes on it

and with low unemployment and decent jobs numbers, the need for lower rates has come off the table. While typical geopolitical concerns would push rates down, the war that is going on with Ukraine and Russia is going to impact us all from rising commodities pricing, which frankly the Fed will have little control over by pushing rates higher. Hopefully the Ukraine/Russia situation will resolve itself sooner rather than later but that hardly looks probable. The likelihood that interest rates will moderate and come back down is equally improbable.

## 15% say rates will go down ▼

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### **Ken H. Johnson**

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

No new systematic shocks to the financial system this past week. Russia-Ukraine, an aggressive Federal Reserve, and talk of a recession being signaled by an inverted yield curve all seem to be priced into 10-year Treasurys. Yields are currently hovering around 2.5 percent, implying 30-year mortgage rates of around 4.5 percent. Assuming no new shocks to the financial system, long-term mortgage rates should trend down slightly this coming week.



### **Dan Green**

CEO, [Homebuyer.com](#), Austin, Texas

Down. Mortgage rates are peaked for the season so if you can wait to lock, wait to lock.



# 8% say unchanged —



## Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA

Unchanged. The 10-year is trading at 2.586 percent, which is a big increase from last week. The jump in Treasuries is directly related to anticipation of the Fed making potentially bigger than expected increases. This week the yield curve inverted, which, if sustained, is a strong indicator of a looming recession. Balancing artificially low rates and being mindful of extended inflation figures is a tough act. Bear in mind the government can still adjust rates in the market using its balance sheet as a tool, which is often more palatable than raising rates too quickly.

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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



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#### ABOUT THE AUTHOR

## 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](#). 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.

## Highlights

Wichter came to the mortgage beat at the height of the COVID-19 pandemic, when home financing and the real estate industries were rare bright spots in an otherwise sluggish economy. He got to work looking under the hood of trends in

the headlines, and by analyzing address forwarding data from the U.S. Postal Service, learned that the pandemic wasn't the end of cities after all. He also focuses on racial equity issues in the housing market.

## Experience

Although Bankrate is the first place Wichter has covered the mortgage and real estate verticals full-time, he's an experienced business reporter with a broad range of experience. In addition to covering aviation at The Times, he had a weekly column that highlighted commercial real estate transactions in New York City, and covered all kinds of stories as a general assignment business reporter.

## In the media

- [31% of young adults moved during COVID-19: Survey](#)
- [The challenging housing market](#)

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