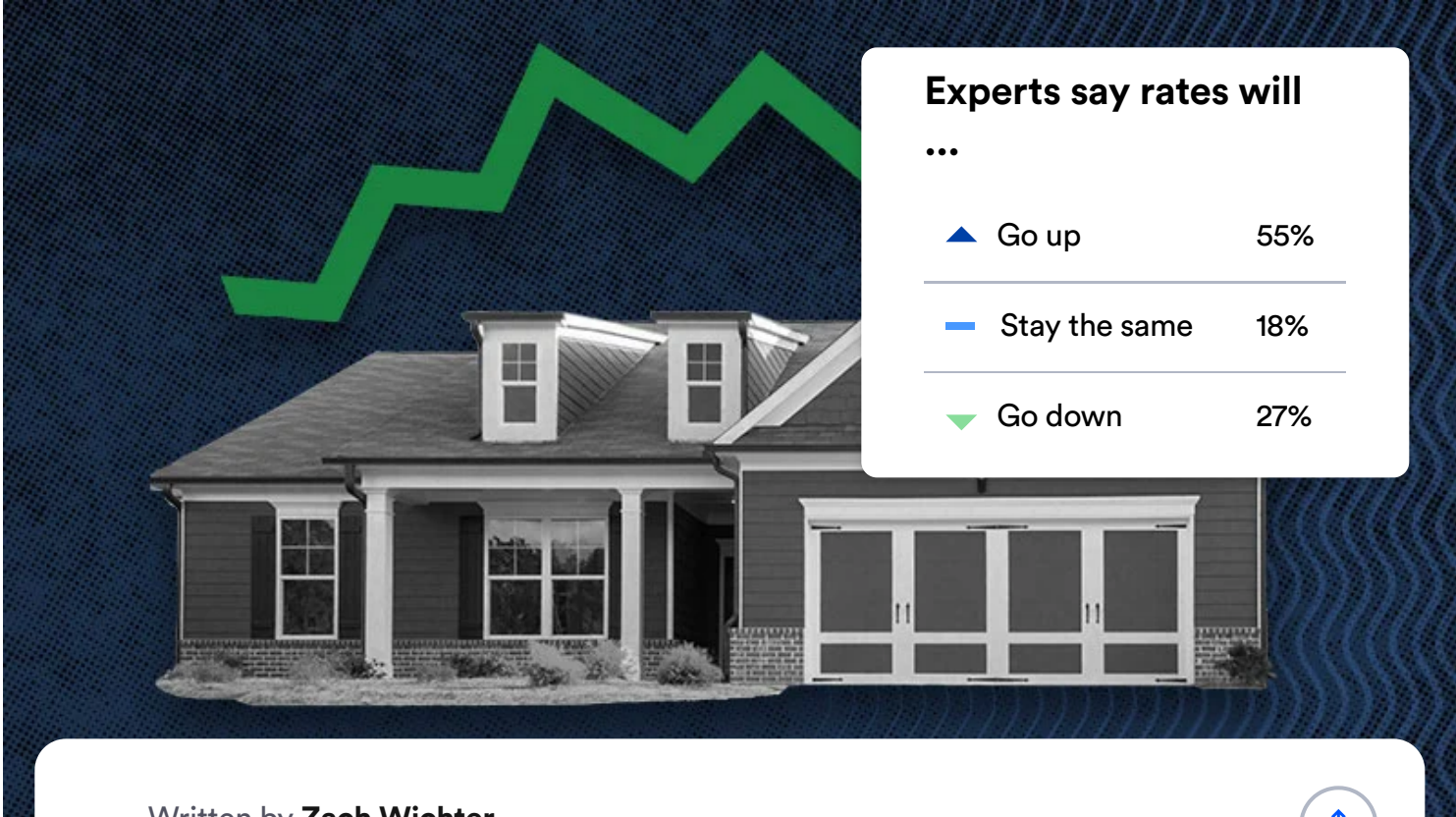


# Expert Poll: Mortgage Rate Trend Predictions For April 14-20, 2022 | Bankrate



Written by **Zach Wichter**



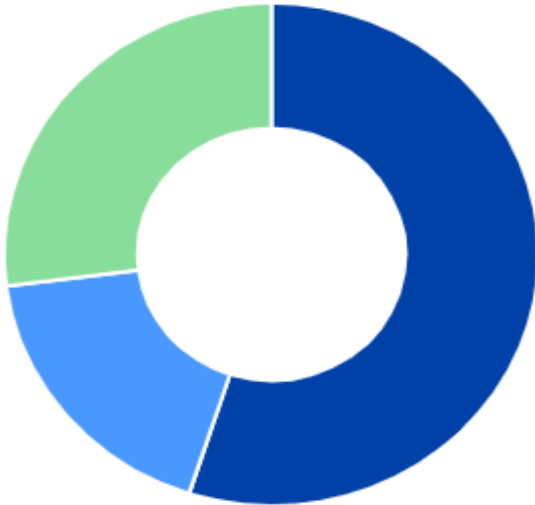
April 13, 2022 / 5 min read

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Mortgage experts mostly think rates will rise in the coming week (April 14-20). In response to Bankrate's weekly poll, 55 percent said rates are headed higher. Meanwhile, 27 percent predicted rates would fall and 18 percent said they would hold steady. Calculate your monthly payment using Bankrate's [mortgage calculator](#).

## Experts predict where mortgage rates are headed

Week of Apr 14 - 20



### Experts say rates will ...

▲ Go up	55%
■ Stay the same	18%
▼ Go down	27%












## Current Mortgage Rates for April 2022

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<input type="checkbox"/> Purchase	<input checked="" type="checkbox"/> Refinance	Zip C... <b>33431</b> Boca Raton,...	Property Value <b>\$ 406,250</b>
Loan Amount <b>\$ 325,000</b>	Cash-out ⓘ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Loan Term <b>30 year ...</b>	Credit S... <b>7...</b>

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Lender	APR 	Rate 	Mo. payment 	
15 Year Fixed NMLS: #1374724   (4.8)  (855) 390-9412	<b>3.91%</b> Apr 18, 2022	<b>3.63%</b> Points: 1.946	<b>\$2,343</b> Fees: \$6,365	Next
15 Year Fixed NMLS: #244476   (4.7)	<b>3.92%</b> Apr 18, 2022	<b>3.63%</b> Points: 1.95	<b>\$2,344</b> Fees: \$6,552	Next
15 Year Fixed NMLS: #1067   (4.9)	<b>4.01%</b> Apr 18, 2022	<b>3.75%</b> Points: 1.75	<b>\$2,363</b> Fees: \$5,687	Next
15 Year Fixed NMLS: #2289   (4.9)  (855) 846-7672	<b>4.14%</b> Apr 18, 2022	<b>3.88%</b> Points: 1.601	<b>\$2,384</b> Fees: \$5,698	Next

1 - 4 of 18



“

**Inflation is awful.**



## 55% say rates will go up ▲



### **Derek Egeberg**

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

Higher. The Fed has \$9 trillion of Treasuries and mortgage-backed securities on its balance sheet. Formerly the Fed was a buyer of bonds which forced prices up and yields down. To reduce inflation, it said it will begin in May selling up to \$60 billion of Treasuries and \$35 billion of mortgage-backed securities each month. By becoming a seller, rather than a buyer of those securities, the Fed will force prices lower and yields (rates) significantly higher. Law of supply and demand: At the rate of \$95 billion per month, it would take 8 years to sell off the \$9 trillion of assets. Expect interest rates to increase rapidly over the next 8 months but hold high for many years.



### **Ken H. Johnson**

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

The Fed is in full-on sell mode of 10-year Treasury notes. Last week over 20 percent of the volume in the 10-year market was Fed selling. With that amount of one-sided activity, long-term mortgage rates, which track the yields on 10-year Treasury notes, can only go up. Next week, we will see another rise in long-term mortgage rates.



### **Joel Naroff**

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

Up. Inflation is not coming down quickly.



### **Greg McBride**

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

Vote: Up. We've seen a minor pullback in recent days but this is unlikely to continue. The overriding trend is still very much to the upside.

### **Robert Brusca**



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

Higher.



**Jeff Lazerson**

President, [MortgageGrader](#)

Up. Inflation is awful.

## 27% say rates will go down



**Les Parker**

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

Mortgage rates go down. Here's a parody based on the 2006 hit "Smile" by Lily Allen." At first, when bonds make rates rise; Yeah, it makes them smile. Yeah, it makes them smile." Bonds have a reputation that they strive when the economy suffers, so they seem to smile when rates rise. But watch the tables get turned this week.



**Dan Green**

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

Down. Mortgage rates over-reacted to inflation. Expect a little give back coming up.



**Logan Mohtashami**

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

Lower. The 10-year yield is testing the 40-year low downtrend and after the miss in core inflation data, bond yields have been heading lower.

## 18% say unchanged



**Dick Lepre**

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



Trend: Flat. After a week of concern about inflation sending rates to their highest levels since 2009 we should see a pause. Equity and fixed income markets are uncertain about whether Fed policy is helping or hurting.

### **Mitch Ohlbaum**

Mortgage banker, Macoy Capital Partners, Los Angeles, CA



Unchanged. The 10-year is trading at 2.664 percent, which is a nominal increase from last week. Treasuries are down from Tuesday as investors believe core inflation may have peaked, although it does not feel that way if you are a consumer. When you strip out food and energy and look at the core inflation rate month over month, it came in at 0.3 percent below the 0.5 percent expectation, which is feeding the thought that inflation may have peaked at least for now. Inflation expectations weigh heavily on how the Fed will move in their May meeting.

## 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

## 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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