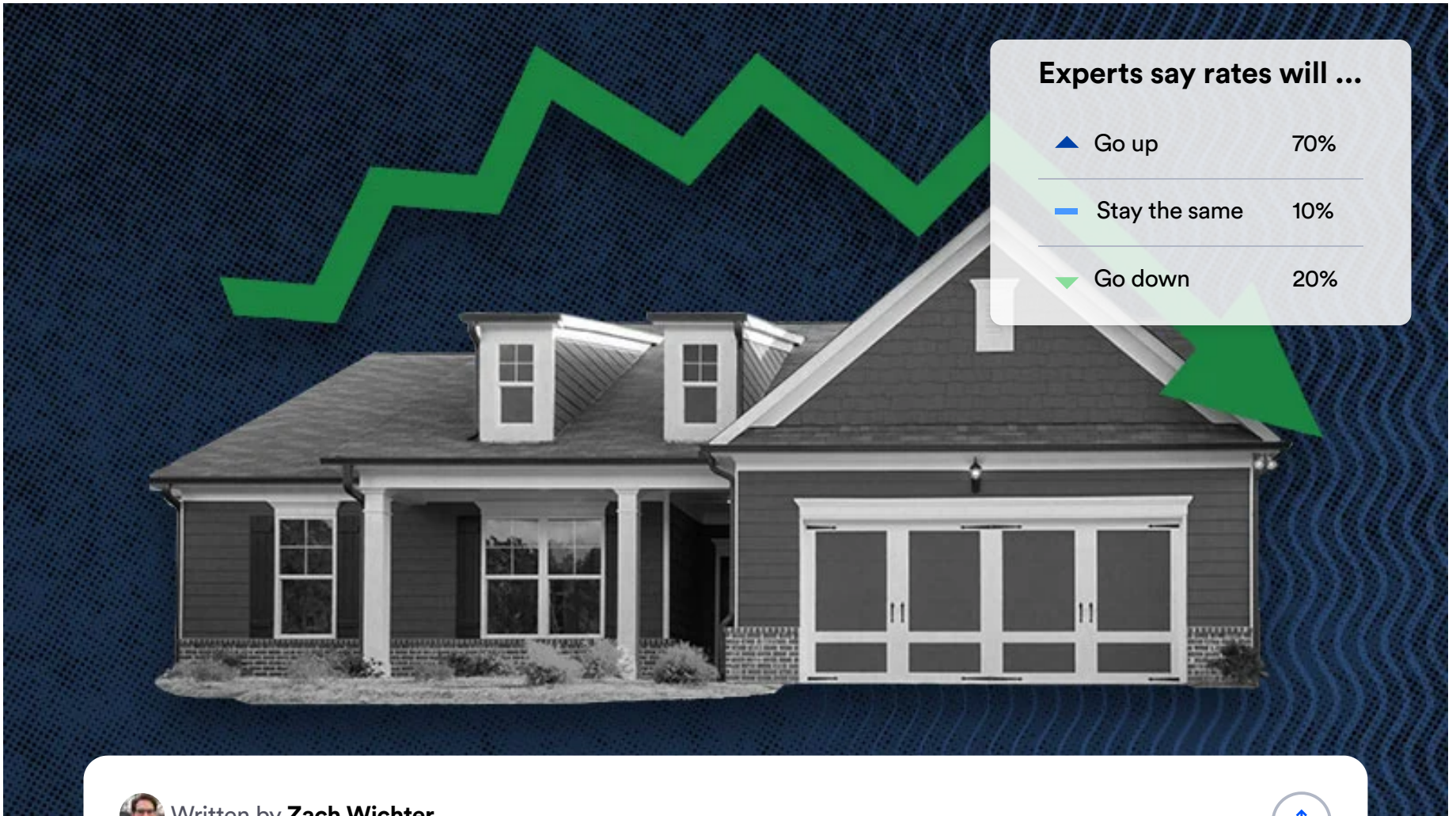




MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For April 21-27, 2022 | Bankrate



Written by **Zach Wichter**

April 20, 2022 / 5 min read



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.

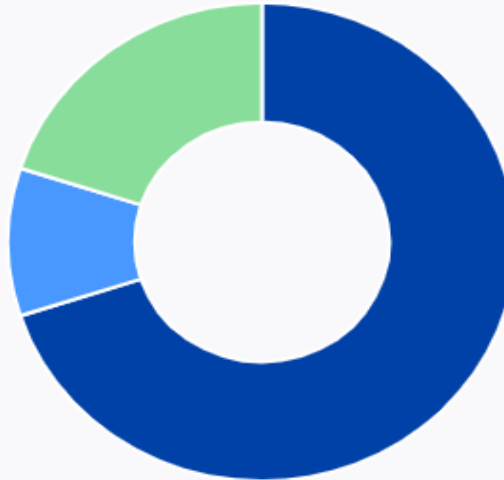
Mortgage experts mostly think rates will rise in the coming week (April 21-27). In response to Bankrate's weekly poll, 70 percent said rates are headed higher. Meanwhile, 20 percent predicted

rates would fall and just 10 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 21 - 27



Experts say rates will ...

▲ Go up	70%
■ Stay the same	10%
▼ Go down	20%

Current Mortgage Rates for April 2022

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

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Lender

APR

Rate

Mo. payment

15 Year Fixed
NMLS: #1374724



(4.8)

3.97%

Apr 21, 2022

3.75%

Points: 1.515

\$2,363

Fees: \$4,964

Next

15 Year Fixed
NMLS: #1067



(4.9)

4.16%

Apr 21, 2022

3.88%

Points: 1.875

\$2,384

Fees: \$6,093

Next

15 Year Fixed
NMLS: #240415



(5)

(877) 390-5114

3.64%

Apr 21, 2022

3.25%

Points: 1.716

\$2,284

Fees: \$8,577

Next

15 Year Fixed
NMLS: #664689



(4.7)

3.83%

Apr 21, 2022

3.50%

Points: 1.942

\$2,323

Fees: \$7,301

Next

1 - 4 of 15



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Another week of Treasurys moving up, another week of rising mortgage rates.

— Ralph McLaughlin, Kukun



70% say rates will go up ▲



Ken H. Johnson

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

The latest housing data is in for the top 100 U.S. housing markets. Preliminary modeling indicates that prices and premiums across the country continue to rise. This news will not sit well with a now overly-aggressive Fed and serve to increase Fed activities to slow the now overheated housing market. All of this will all translate into higher mortgage rates. Long-term mortgage rates will increase next week.



Nancy Vanden Houton, CFA

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

Higher.

Dick Lepre

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



Trend: Higher. Until there are signs that inflation is under control rates remain at risk of moving higher. Inflation drives the rates of fixed income securities.

Greg McBride

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



Vote: Up. It's been a one-way street toward higher rates and the trend will persist until there is sustained evidence of inflation at least moderating.

Ralph McLaughlin

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



Another week of Treasuries moving up, another week of rising mortgage rates.

Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX



Rates will move higher. Mortgage bonds have experienced an unprecedented decline and have lost over 190 basis points in the month of April alone. Each time bonds find a bottom and appear to stabilize, hope appears. Then it vanishes quickly as bonds continue to plummet. As long as inflation keeps pressing higher, expect mortgage rates to climb. It's important to remember that despite this quick climb in rates, rates are low historically, and real estate is still a great investment.



Jeff Lazerson

President, [MortgageGrader](#)

Up. Inflation is rampant.

20% say rates will go down ▼



Robert Brusca

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

Lower...



Dan Green

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

Down. From today through Labor Day, it's a slow ride lower for mortgage rates.

10% say unchanged —



Mitch Ohlbaum

Mortgage banker, Macoy Capital Partners, Los Angeles, CA



Unchanged, the 10-year Treasury is trading at 2.86 percent and despite the increase from last week's rates, I do believe the market had already factored in the increase in mortgage rates. The 10-year hit a three-year high of 2.944 percent yesterday before retreating back slightly. Investors are selling off bonds, which increases rates as a protection against incoming inflation. It is yet to be seen if the inflation is transitory or will remain. Of course, that is what the Fed is waiting to see as well. Existing homes sales took a hit in March, but that really only brought them back to pre-pandemic levels and homes were only staying on the market for 17 days, still a very hot market and inventory is incredibly low everywhere.

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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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