

MORTGAGES

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Expert Poll: Mortgage Rate Trend Predictions For April 28 - May 4, 2022 | Bankrate



Experts say rates will ...

▲ Go up	44%
▬ Stay the same	22%
▼ Go down	33%



Written by **Zach Wichter**

April 27, 2022 / 5 min read



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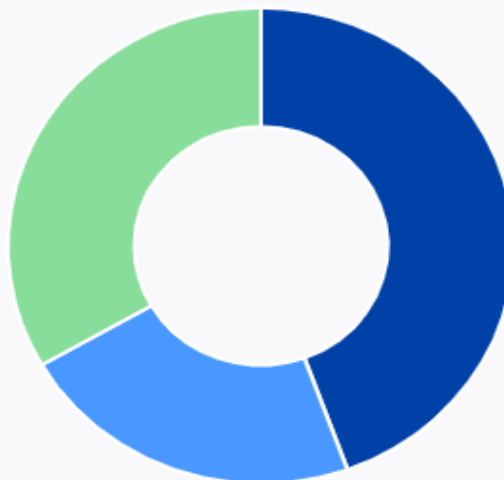
Mortgage experts are split over where rates will head in the coming week (April 28 - May 4). In response to Bankrate's weekly poll, 44 percent said rates are headed higher. Meanwhile, 33 percent

predicted rates would fall and 22 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 28 - May 4



Experts say rates will ...

▲ Go up	44%
■ Stay the same	22%
▼ Go down	33%

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"/> <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)
📞 (855) 390-9412

4.03%

Apr 29, 2022

3.75%

Points: 1.91

\$2,363

Fees: \$6,248

Next

15 Year Fixed
NMLS: #244476
★★★★☆ ⓘ
(4.7)

4.05%

Apr 29, 2022

3.75%

Points: 1.961

\$2,364

Fees: \$6,588

Next

15 Year Fixed
NMLS: #1067
★★★★☆ ⓘ
(4.9)

4.17%

Apr 29, 2022

3.88%

Points: 2

\$2,384

Fees: \$6,500

Next

15 Year Fixed
NMLS: #473163
★★★★☆ ⓘ
(5)

4.32%

Apr 29, 2022

4.00%

Points: 1.477

\$2,404

Fees: \$7,010

Next

1 - 4 of 19



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“

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

— Ralph McLaughlin, Kukun

”

44% say rates will go up ▲



Joel Naroff

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

Higher: Inflation not coming down yet.



Jeff Lazerson

President, [MortgageGrader](#)

Up.



Michael Becker

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



Treasuries and the bonds that back mortgages have rallied to start the last week of April. This has pushed mortgage rates slightly lower. In the past we have seen these rallies only last a couple days despite the hope that mortgage rates would be topping off or at least consolidate at this level for a while. I hesitate to think this is a near-term top in mortgage rates, and believe it is simply end-of-month positioning by fund managers. I think rates will resume their upward climb in the coming week.



Elizabeth Rose

Sales manager, Mortgage300 Corporation, Dallas, TX

Rates – higher. This week we get another read on inflation, and it is hard to imagine there will be any improvement. Rates could move higher on the news.

33% say rates will go down ▼



Ken H. Johnson

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

Shakiness in the equity markets is driving capital into the bond markets. This is causing yields to decline in bonds. 10-year Treasury notes are no exception. Thus, lower yields in 10-year Treasuries will lead to lower mortgage rates. Long-term mortgage rates should decline slightly next week.

Les Parker

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



Mortgage rates go down. Here's a parody based on "Faster" by George Harrison from 1979. "Faster than a bullet from a gun, are bulls faster than everyone? Who's the master of going faster?" The bears roared and zoomed as they moved rates up 1.5 percent in 60 days. Can the bulls return the favor by dropping rates faster than they rose over the next 60 days? Probably not, but they can reverse half of the rise.



Dan Green

CEO, Homebuyer.com, Austin, Texas

Down. Good news for today's home buyers - mortgage rates peaked.

22% say unchanged —



Dick Lepre

Senior loan officer, RPM Mortgage, Inc., Alamo, CA

Trend: Flat. Uncertainty rules and improvements in yields may only be corrections to a massively oversold market. There is no sign that inflation is abating and the longer term trend is still to higher yields on debt.



Greg McBride

[CFA, chief financial analyst](http://Bankrate.com), Bankrate.com



Vote: Unchanged. Finally a bit of a breather after the mega-move in mortgage rates, especially since the beginning of March. Depending on what the Fed says at next week's meeting, this breather may prove to be short-lived.



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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