Most mortgage experts predict interest rates will again move down in the coming week (April 20-26). In response to Bankrate’s weekly poll, 57 percent say rates are going up, 28 percent say rates
Experts predict where mortgage rates are headed

Week of Apr. 20-Apr. 26

Experts say rates will...

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Go up</td>
<td>57%</td>
</tr>
<tr>
<td>Stay the same</td>
<td>14%</td>
</tr>
<tr>
<td>Go down</td>
<td>29%</td>
</tr>
</tbody>
</table>

Percentages might not equal 100 due to rounding.
## Current Mortgage Rates for April 20, 2023

**Advertiser Disclosure**

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Refinance</th>
<th>Zip Code</th>
<th>Boca Raton, FL</th>
<th>Property Value</th>
<th>Loan Amount</th>
<th>Cash-out</th>
<th>Loan Term</th>
<th>Credit Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>33431</td>
<td></td>
<td>$720,000</td>
<td>$432,000</td>
<td>Yes</td>
<td>30 year fi...</td>
<td>78...</td>
</tr>
</tbody>
</table>

### Lender Options

<table>
<thead>
<tr>
<th>Lender</th>
<th>APR</th>
<th>Rate</th>
<th>Mo. payment</th>
<th>Sort by</th>
</tr>
</thead>
</table>

#### 30 Year Fixed

- NMLS: #240415
- (5)
- (877) 390-5114
- Apr 20, 2023
- Points: 1.447
- Fees: $8,246

<table>
<thead>
<tr>
<th>APR</th>
<th>Rate</th>
<th>Mo. payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.55%</td>
<td>5.38%</td>
<td>$2,419</td>
</tr>
</tbody>
</table>

#### 30 Year Fixed

- NMLS: #1374724
- (4.8)
- Apr 20, 2023
- Points: 1.802
- Fees: $7,869

<table>
<thead>
<tr>
<th>APR</th>
<th>Rate</th>
<th>Mo. payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.92%</td>
<td>5.75%</td>
<td>$2,521</td>
</tr>
</tbody>
</table>

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“10-year Treasury yields are rising rapidly this week. This will result in higher...”

mortgage rates.

— Ken Johnson
Florida Atlantic University

57% say rates will go up ▲

Greg McBride
CFA, chief financial analyst, Bankrate.com

Vote: Up. The Fed is reinforcing the message of another rate hike and, perhaps more significantly, not pivoting to lower rates this year.

Ken H. Johnson
Real estate economist, Florida Atlantic University

10-year Treasury yields are rising rapidly this week. This will result in higher mortgage rates. Next week, long-term mortgage rates will increase.

Nancy Vanden Houton, CFA
CFA, Senior Research Analyst, Stone & McCarthy Research Associates, New York, NY
Bond yields and mortgage rates have been rising the last several days. Hawkish Fed officials like Waller and Bullard have reminded markets that there is still much work to be done to bring down inflation. Gas prices rising to their highest in 5 months isn’t helping sentiment either. I think mortgage rates will continue to increase in the coming week.

29% say rates will go down

Lower.

Dick Lepre
Loan agent, CrossCountry Mortgage, Alamo, CA
Trend: Lower. Rates move with the anticipation of inflation. The Fed sees inflation as a serious problem and will continue to hike rates to slow inflation. If CPI declines, we will see lower rates.

14% say unchanged—

Les Parker
CMB, managing director, Transformational Mortgage Solutions, Jacksonville, Florida

Mortgage rates will go nowhere. Here’s a parody based on Ray Charles’ 1961 hit, “Hit The Road, Jack”: “Hit the road, VOL, and don’t you come back. No more, no more, no more, no more.” Are bulls or bears on the move, and is volatility (VOL) out the door? The struggle continues with wild movements diminishing.