

Current ARM mortgage rates



Written by Andrew Dehan, Edited by Suzanne De Vita

Updated on May 25, 2025

On Sunday, May 25, 2025, the national average 5/1 ARM APR is 6.61%. The average 10/1 ARM APR is 6.60%, according to Bankrate's latest survey of the nation's largest mortgage lenders.

Purchase

Refinance

⌵ Filters & Sort

Showing results for: 3 year ARM, 5 year ARM, 7 year ARM, and 10 year ARM. The listings that appear on this page are from companies from which this website receives compensation.

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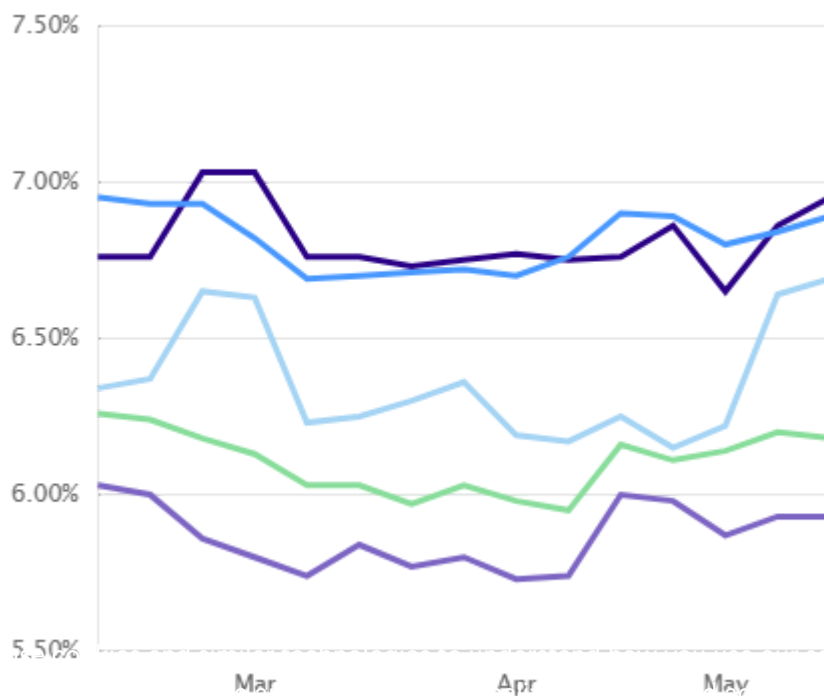
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Refinance



Current mortgage rates

<div></div>	30 year fixed	6.89%
<div></div>	5/1 ARM	6.18%
<div></div>	3/1 ARM	5.93%
<div></div>	7/1 ARM	6.69%
<div></div>	10/1 ARM	6.95%

Today's ARM mortgage rates

As of Sunday, May 25, 2025, the national average 5/1 ARM interest rate is 6.13%, down compared to last week's of 6.23%. The national average 5/1 ARM refinance interest rate is 6.23%, down compared to last week's of 6.37%.

Similar to fixed-rate mortgages, the rates on adjustable-rate loans have increased in recent years. However, the introductory rates today are still lower than rates on fixed loans, and they are more directly influenced by [Federal Reserve decisions](#). The Fed hasn't changed its benchmark rate so far in 2025, but could shift to cutting rates again later this year.

Compare current ARM rates versus other loan types

Purchase		Refinance	
Product		Interest Rate	APR
3/1 ARM Rate		5.93%	6.62%
5/1 ARM Rate		6.13%	6.61%
7/1 ARM Rate		6.29%	6.58%
10/1 ARM Rate		6.72%	6.60%

Product	Interest Rate	APR
30-Year Fixed Rate	6.97%	7.03%
15-Year Fixed Rate	6.15%	6.25%
30-Year Fixed Rate FHA	6.94%	6.99%
30-Year Fixed Rate VA	6.98%	7.02%
30-Year Fixed Rate Jumbo	6.96%	7.02%

Rates as of Sunday, May 25, 2025 at 6:30 AM

How Bankrate collects mortgage rates


When is it a good idea to get an adjustable-rate mortgage?

Consider your current financial situation and goals. Here are some scenarios where an ARM might be a good idea:

- You can get a significantly lower APR on the ARM than with a fixed-rate mortgage
- You plan to move or refinance before the initial rate period ends

There are positives and negatives when it comes to ARMs, however. Let’s break down the [pros and cons](#) further:

Pros of ARM loans

- **Lower payments in the beginning:** The lower introductory rate on an ARM makes the loan more affordable, at least initially, which frees up room in your budget month to month.
- **Investment opportunity:** You could take those monthly savings and invest, or put the funds toward another financial goal.
- **Significant savings if you plan to move:** If you’re certain you’ll offload the mortgage before the fixed-rate period ends, you could save a bundle on interest.

Cons of ARM loans

- **Risk of higher rate:** No one can predict how interest rates will move. Even with caps in place, your rate and payment could rise considerably over the life of the ARM.
- **More challenging to budget for:** With a fixed-rate mortgage, you'll have one set payment. With an ARM, you'll only have a set payment just for the introductory period. After that, your payment could fluctuate. This can make future budgeting or financial planning difficult.

How to get the best ARM rate

- **Step 1: Strengthen your finances:** Before applying for an ARM, give your finances a checkup. See if you can improve your credit score, ideally to be “very good” at least. A better credit score, lower debt-to-income (DTI) ratio and higher down payment will result in a more favorable interest rate.
- **Step 2: Determine your budget:** You'll need a good handle on [how much house you can afford](#) before shopping for an ARM. Using an [adjustable-rate calculator](#) can help you estimate how your mortgage payment could swing once the rate adjusts.
- **Step 3: Compare ARMs:** Compare a variety of ARMs — like 5/1 or 5/6 ARMs, 7/1 ARMs and 10/1 ARMs — to determine which fits you best. The introductory rates are higher on longer-term ARMs, but the tradeoff is that the fixed-rate period lasts longer.
- **Step 4: Compare rates and terms from several lenders:** Rate-shop with at least three different banks or mortgage companies to find the best ARM offer. Keep an eye on the fine print, understanding the interest rate, fees and rate cap structure for the ARM.

Types of ARM loans

There are several different types of ARM loans. The most common types are known as hybrid ARMs, which have an initial fixed-rate period followed by a floating rate for the remainder of the loan. You might see these listed as 5/6 ARM or a 7/1 ARM, where the first number indicates how long the fixed rate lasts and the second number indicates how often the rate adjusts — “6” for every six months, “1” for annually. Here's a rundown of the most popular types:

- **[3/1 ARM](#) or 3/6 ARM:** The first three years have a fixed rate followed by an adjustable rate for the remainder of the loan.

- [5/1 ARM](#) or **5/6 ARM**: The first five years have a fixed rate followed by an adjustable rate for the remainder of the loan.
- [7/1 ARM](#) or **7/6 ARM**: The first seven years have a fixed rate followed by an adjustable rate for the remainder of the loan.
- [10/1 ARM](#) or **10/6 ARM**: The first 10 years have a fixed rate followed by an adjustable rate for the remainder of the loan.

Usually, 5/1 ARMs carry the lowest rates.

ARM loan requirements

When compared to other types of mortgages, ARMs typically have stricter requirements. That's because lenders need to consider your ability to repay the loan if your rate moves higher.

- **Loan amount:** In 2025, the limit for a conforming ARM is \$806,500 in most areas. You can take on a jumbo ARM which exceeds the conforming loan limit, though both these types of loans might be harder to secure.
- **Credit and income:** With a higher credit score, you're more likely to get a competitive interest rate. Lenders will also look at other factors such as other debt and income.
- **Down payment:** Most conventional ARM loans require as little as 5 percent down.

Learn more: [ARM loan requirements](#)



BANKRATE EXPERT FAQ

I'm a first-time homebuyer. Should I get an ARM?



Dr. Anthony O. Kellum



Joel Naroff

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Nicole Rueth

Dr. Anthony O. Kellum

President & CEO, Kellum Mortgage

"I think [ARMs] can be a smart option for some first-time homebuyers, depending on their financial goals and how long they plan to stay in the home. The initial lower rate can help reduce monthly payments early on, which is especially helpful in today's high-cost environment. But ARMs aren't for everyone. If you're planning to stay in the home long-term or you're not comfortable with the possibility of rising payments down the line, a fixed-rate mortgage might offer more peace of mind. It really comes down to knowing your timeline and being honest about your risk tolerance."

ARM loan FAQ

What is an adjustable-rate mortgage and how does it work?



Should I choose an ARM or fixed-rate mortgage?



Do ARM loans have a rate cap?



Additional ARM loan resources

- [All of your ARM loan questions, answered](#)
- [ARM loan calculator](#)
- [ARM loan refinance rates](#)

Meet our Bankrate experts

Written by: Andrew Dehan, Senior Writer, Home Lending

I’ve covered mortgages, real estate and personal finance since 2020. At Bankrate, I’m focused on all of the factors that affect mortgage rates and home equity. I enjoy distilling data and expert advice into takeaways borrowers can use. Prior to Bankrate, I wrote and edited for Rocket Mortgage/Quicken Loans. My work has been published by Business Insider, Forbes Advisor, SmartAsset, Crain’s Business and more.

[Read more from Andrew Dehan](#)

Edited by: Suzanne De Vita, Managing Editor, Home Lending

I’ve covered the housing market, mortgages and real estate for the past 13 years. At Bankrate, my areas of focus include first-time homebuyers and mortgage rate trends, and I’m especially interested in the housing needs of baby boomers. In the past, I’ve reported on market indicators like home sales and supply, as well as the real estate brokerage business. My work has been recognized by the National Association of Real Estate Editors.

[Read more from Suzanne De Vita](#)

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