

TODAY'S MORTGAGE RATES

If you like a rate, apply today.

These numbers could change tomorrow, so call 855-257-4040 or find a Truist loan professional nearby if you have questions about our current rate environment.

Current mortgage rates¹

Apply points to adjust the rate 

☐ 1 point ☒ 0 points

30-
Year
Fixed

Today's
rate: 7.1%
+ 0 Points
= 7.204%
APR

15-
Year
Fixed

Today's
rate: 6.2%
+ 0 Points
= 6.328%
APR

30-
Year
Jumbo

Today's
rate:
7.625%
+ 0 Points
= 7.684%
APR

30-
Year
FHA

Today's
rate: 6.7%
+ 0 Points
= 7.829%
APR

30-
Year VA

Today's
rate: 6.7%
+ 0 Points
= 7.002%
APR

Apply now

What's next for you?

I want to get preapproved.³

[Get preapproved](#)

I'm ready to apply.

[Apply now](#)

Understand each loan type.

Fixed-rate loan

The most common way to buy or refinance a home. It's a solid choice when rates are low to keep your payments predictable—your principal and interest won't change from month to month. And predictable can be a good thing.

Veterans Administration (VA) loan

Federal Housing Administration (FHA) loan

Jumbo loan

MORTGAGE CALCULATOR

Tell us about your budget. We'll show you what your payments might look like.²

[Apply now](#)

How much will my mortgage payments be?

Inputs

A note about this tool: Some of the fields are pre-filled to get you started. Move the sliders or enter a number to change the amounts. The calculator results will automatically update as you move the sliders or leave a text field.

Basic Advanced

Basic

Home price

[i](#)

Must be between \$1 and \$1,000,000,000

\$ 363,000 %


Home price 

Down payment (\$72.6K)

[i](#)

Must be between 0.000% and 99.000%

\$ 20.000 %

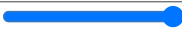
Down payment 

Term (years)

[i](#)

Must be between 1 and 40 years

\$ 30 %

Term 

Interest rate

[i](#)

Must be between 0.000% and 50.000%

\$ 5.000 %

Interest rate 


Advanced

Property tax (yearly)

[i](#)

Must be between \$0 and \$4,000,000

\$ 3,250 %


Property tax 

Homeowners insurance (yearly)

[i](#)

Must be between \$0 and \$4,000,000

\$ 1,000 %

Homeowners insurance 

Results

Your total payment will be \$1,913

Monthly payment: \$1,913

Get advice for your next steps.

Help is here when you need it. Truist mortgage professionals are knowledgeable—and they really care.

Looking for help by phone? Call us at [855-257-4040](tel:855-257-4040) or [schedule an appointment](#).

Find us nearby

Disclosures ^

Apply now

¹ Mortgage Rates and APR examples are representative of products available through Truist Bank. Refinance product rates assume no cash out. In addition to discount points provided, the APR also includes an average of costs a borrower would pay for tax service, flood hazard determination, and closing-related services, as permitted by regulation and law. Other charges may include, as applicable to the loan program and permitted by regulations, those for appraisals, credit reports, title insurance, and other miscellaneous costs. We will be happy to provide specific information on your transaction upon request. The following Annual Percentage Rate ("APR") examples are for a typical transaction and are only examples. Please call (877) 907-1043, email us, or find a loan officer serving your community to learn more about a specific APR for your transaction. Monthly payments are shown as principal and interest only and do not include PMI, taxes, insurance, or other applicable escrows. Actual payment obligation will be greater.

² This calculator is made available by one or more third party service providers. It is not intended to be an advertisement for a product or service at any of the terms used herein. It is not intended to offer any tax, legal, financial or investment advice. All examples are hypothetical and are for illustrative purposes. Truist Financial Corporation ("Truist") and its affiliates do not provide legal or tax advice. Truist cannot guarantee that the information provided is accurate, complete, or timely. Federal and state laws and regulations are complex and are subject to change. Changes in such laws and regulations may have a material impact on pre- and/or after-tax investment results. Truist makes no warranties with regard to this calculator or the results obtained by its use. Truist disclaims any liability arising out of your use of, or any tax position taken in reliance on, this calculator. Always consult an attorney or tax professional regarding your specific legal or tax situation.

³ Preapproval is based on non-verified information and is not a commitment to lend by Truist Mortgage. Loan approval will be subject to, but not necessarily limited to, verification of all income, asset and liability information provided by you, satisfactory property appraisal, compliance with Truist Mortgage loan program guidelines and all required closing conditions such as survey and title examination. All Truist mortgage professionals are registered on the Nationwide Mortgage Licensing System & Registry (NMLS), which promotes uniformity and transparency throughout the residential real estate industry. Search the NMLS Registry
Truist Bank, Member FDIC. © 2025 Truist Financial Corporation. Truist, the Truist logo, Truist Purple, LightStream, and the LightStream logo are service marks of Truist Financial Corporation.

Equal Housing Lender 

Investment and Insurance Products:

- **Are Not FDIC or any other Government Agency Insured**
- **Are Not Bank Guaranteed**
- **May Lose Value**

TRUIST is a service mark of Truist Financial Corporation (Truist) and its affiliates.

Services provided by Truist Financial Corporation (Truist) affiliates: Banking products and services, including loans and deposit accounts, provided by Truist Bank, Member FDIC. Trust and investment management services provided by Truist Bank. Securities, brokerage accounts and /or annuities offered by Truist Investment Services, Inc., an SEC registered broker-dealer, and member FINRA and SIPC, and a licensed insurance agency. Investment advisory services offered by Truist Advisory Services, Inc. and GFO Advisory Services, LLC, SEC registered investment advisers. Some insurance products offered by Truist Investment Services, Inc. Other insurance products offered by McGriff Insurance Services, LLC (McGriff), Kensington Vanguard National Land Services, LLC (Kensington Vanguard) and Crump Life Insurance Services, LLC (Crump). Truist Life Insurance Services (TLIS) is a division of Crump, Arkansas License #100103477. Variable insurance material is for broker-dealer or registered representative use only. Variable products distributed by P.J. Robb Variable (PJRv), LLC, Arkansas License #100110185. Member [FINRA](#).

McGriff, Kensington Vanguard, Crump, TLIS, and PJRV are not affiliated with Truist Financial Corporation or any of its subsidiaries.

Truist Securities is a trademark of Truist Financial Corporation. Truist Securities is a trade name for the corporate and investment banking services of Truist and its subsidiaries. All rights reserved. Securities and strategic advisory services are provided by Truist Securities, Inc., member [FINRA](#) and [SIPC](#). Lending, financial risk management, and treasury management and payment services are offered by Truist Bank.

Mortgage products and services are offered through Truist Bank. All Truist mortgage professionals are registered on the Nationwide Mortgage Licensing System & Registry (NMLS), which promotes uniformity and transparency throughout the residential real estate industry. [Search the NMLS Registry](#).

Comments regarding tax implications are informational only. Truist and its representatives do not provide tax or legal advice. You should consult your individual tax or legal professional before taking any action that may have tax or legal consequences.

"Truist Advisors" may be officers and/or associated persons of the following affiliates of Truist, Truist Investment Services, Inc., and/or Truist Advisory Services, Inc. Truist Wealth, International Wealth, Center for Family Legacy, Business Owner Specialty Group, Sports and Entertainment Group, and Legal and Medical Specialty Groups are trade names used by Truist Bank, Truist Investment Services, Inc., and Truist Advisory Services, Inc.

Limited English Proficiency Support: Applications, agreements, disclosures, and other servicing communications provided by Truist Bank and its subsidiary businesses will be provided in English. As a result, it will be necessary for customers to speak, read and understand English or to have an appropriate translator assisting them. Truist offers phone support in Spanish at 844-4TRUIST (844-487-8478), option 9. For assistance in other languages, please speak to a representative directly.

New York City residents: Translation or other language access services may be available. When calling our office

Apply now

inform the representative. A description and translation of commonly-used debt collection terms is available in multiple languages at <http://www.nyc.gov/dca>.

Borrowers with Limited English Proficiency (LEP) needing information can use the following resources:

The Consumer Finance Protection Bureau (CFPB) also provides additional resources for homeowners seeking payment assistance in select languages at: <https://www.consumerfinance.gov/housing/housing-insecurity/help-for-homeowners/>

- Privacy

Limit the use of my sensitive personal information
- Fraud & security

Terms and conditions

Banking products

^

- Checking
- Commercial
- Credit cards
- Loans
- Mortgage
- Online & mobile
- Open an account
- Savings
- Small business
- Wealth

About Truist

^

- About us
- Care
- Community
- Purpose
- Truist Foundation
- Truist Leadership Institute
- Truist Securities
- Truist Ventures

Apply now

Careers

Community Reinvestment Act

Corporate Responsibility & Sustainability

Belonging

Facts about banking

FDIC Insurance

Investor relations

Money and Mindset

Newsroom

Suppliers

Support



Accessibility

Client emergency resources

Consumer payment relief hub

Find a banker or advisor

Find a branch or ATM

Help Center

Schedule a branch appointment

844-4TRUIST (844-487-8478)

AdChoices

Do not sell or share my personal information
