

# Today's Mortgage Rates

Mortgage rates change daily based on the market. Here are today's mortgage rates.

| Loan Option                  | Rate/APR        |
|------------------------------|-----------------|
| <u>30-Year Fixed</u> *       | 7.125% / 7.462% |
| <u>15-Year Fixed</u> *       | 6.25% / 6.754%  |
| <u>VA 15-Year Fixed</u> *    | 5.875% / 6.584% |
| <u>VA 30-Year Fixed</u> *    | 6.49% / 6.945%  |
| <u>FHA 15-Year Fixed</u> *   | 5.625% / 6.61%  |
| <u>FHA 30-Year Fixed</u> *   | 6.375% / 7.275% |
| <u>30-Year Jumbo Fixed</u> * | 6.25% / 6.468%  |

These rates are current as of 1:16 AM UTC on May 21, 2025

▼ \*Legal Disclosures

## Calculate Your Mortgage Payments

See what your mortgage payment could be with today's rates

 Ask Chat

## How to Know What Your Mortgage Rate Will Be

The mortgage rates listed above are for these popular loan options. These aren't necessarily the rates you'll get when you go through [our form to find a custom mortgage option for you](#). Your rate depends on many factors such as your credit, your loan amount and your down payment.

The most accurate way to see what your rate could be is to go through [our lender matching form](#). After you provide some basic information, we'll match you with lenders that can go over your loan options and rates that meet your financial goals.

## Picking the Right Mortgage

It's important to match your mortgage to your financial goals. Here are some goals you may have in mind and the loan options that could help you reach them.

### A Consistent Monthly Payment

Fixed-rate loans are a great option if you want a monthly payment that won't change. A fixed interest rate means your rate stays the same for the life of the loan – so your payment will only change if your taxes or insurance premiums do. Many of our clients opt for 30- or 15-year fixed-rate loans.

### Lower Rates

[Adjustable rate mortgages \(ARMs\)](#) may offer lower initial rates than some other loan types. ARMs are a great option if you expect to sell your house or refinance before the initial fixed-rate period ends. A popular ARM is the 5-year ARM, which is a 30-year mortgage with an initial fixed-rate period of five years.

## Other Loans You May Consider

- [FHA](#): This loan is a great option for people whose credit scores are 580 and higher, and who have a 3.5% down payment
- [VA loans](#): A home loan for qualified veterans, service members and spouses
- [Jumbo loans](#): Unlock enhanced borrowing with Jumbo Loans. Access a customized financing option that goes beyond the typical loan limits in your region.



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Buy A Home

Refinance

## Why Choose Quicken Loans

Quicken Loans is simplifying the process of choosing the perfect solution for your unique financial needs, and we've made it our mission to empower you with the information you need to make confident decisions.

Excellent



Based on 20,221 reviews



### Research Your Options

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