**Short Abstract (1,200-character count)**

While the Fair Housing Act (1968) prohibits housing discrimination by race, discrimination may persist. Using Home Mortgage Disclosure Act data (*N =* 18,660,724 couples), we test whether couples of color (e.g., couples where at least one partner is a person of color) have higher interest mortgages than White couples. And more, we examine if same-race couples of color (e.g., couples where both partners are people of color) have higher interest rates than interracial couples (i.e., Black/Black vs. Black/White). Overall, we find that a greater share of American Indian, Black, Latinx, and Pacific Islander couples of color have higher interest rate mortgages than White couples. In comparisons controlling for other demographic and mortgage information between same-race and interracial couples of color, we find that Black and Pacific Islander same-race couples have higher interest rates than Black and Pacific Islander interracial couples and that this relationship is mixed (reversed/non-significant) for American Indian, Asian, and Latinx same-race couples. These findings reveal that despite fair housing policies, couples of color still receive less favorable loan terms than White couples.