

Compare current mortgage rates for today

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On Tuesday, August 02, 2022, the national average 30-year fixed mortgage APR is 5.280%. The average 15-year fixed mortgage APR is 4.610%, according to Bankrate's latest survey of the nation's largest mortgage lenders.

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BANKRATE CASH BACK

Buying a new home? Get a **\$1,000 reward card** when you close on a loan*

1. Shop mortgage rates from top lenders and apply online.
2. Close on your new loan with one of our lending partners.
3. Upload your closing documents to redeem your reward card!



*Cashback Offer only available from August 1, 2022 to September 30, 2022. Offer not available in NY, AK and MS.

ON THIS PAGE

Mortgage type	ZIP code	Purchase price	Down payment	Credit score	Loan term	
<input type="button" value="Purchase"/> <input type="button" value="Refinance"/>	<input type="text" value="94536"/>	<input type="text" value="\$1,000,000"/>	<input type="text" value="\$250,000"/> <input type="text" value="25 %"/>	<input type="text" value="740+"/> <input type="button" value="v"/>	<input type="text" value="30 year fixed"/> <input type="button" value="v"/>	<input type="button" value="More filters"/>

Showing results for: Single-family home, 30 year fixed mortgages with zero points.

[Terms explained](#)

Lender	Rate <input type="button" value="i"/> <input type="button" value="v"/>	APR <input type="button" value="i"/> <input type="button" value="v"/>	Upfront costs <input type="button" value="i"/> <input type="button" value="v"/>	Mo. payment <input type="button" value="i"/> <input type="button" value="v"/>	as of August 2, 2022
 NMLS #2289 State Lic: 41DBO-78367 ★★★★★ 4.9 (935)	6.625% 30 year fixed	6.625%	\$0 Points: 0 8 year cost: \$377,549	\$4,802	<input type="button" value="Next"/> More information

Low 30 Mortgage Rate is 6.125%; 0 Point. APR 6.178%