



Personal

Small Business

Commercial

Financial Education

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 Current Mortgage and Refinance Rates

Current Mortgage and Refinance Rates

Print

Use annual percentage rate [APR](#), which includes fees and costs, to compare rates across lenders. Rates and APR below may include up to .50 in [discount points](#) as an upfront cost to borrowers. Click on product to see detail. Use our [Compare Home Mortgage Loans Calculator](#) for rates customized to your specific home financing need. Speak to a home mortgage consultant today about a special offer available 9/8/2018 – 3/1/2019 for current Wells Fargo Home Mortgage customers.

Want to learn more?

Find out more about your home loan options.

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Rate and payment calculator

Get customized mortgage or home equity rates and payments.

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Purchase Rates

Refinance Rates

Product	Interest Rate	APR
Conforming and Government Loans		
30-Year Fixed Rate	5.000%	5.116%
30-Year Fixed-Rate VA	4.875%	5.240%
20-Year Fixed Rate	4.875%	5.017%
15-Year Fixed Rate	4.500%	4.679%
7/1 ARM	4.375%	4.988%
5/1 ARM	4.125%	5.032%
Jumbo Loans — Amounts that exceed conforming loan limits		
30-Year Fixed-Rate Jumbo	4.625%	4.679%
15-Year Fixed-Rate Jumbo	4.375%	4.431%
7/1 ARM Jumbo	4.000%	4.770%
10/1 ARM Jumbo	4.250%	4.729%

Rates, terms, and fees as of 11/02/2018 04:35 PM Eastern Daylight Time and subject to change without notice.

Select a product to view important disclosures, payments, assumptions, and APR information. Please note we offer additional home loan options not displayed here.

