

Choose the best home loan path for you.

We offer a broad range of mortgage solutions to meet your personal needs.

[Start my mortgage application](#)
[Learn more](#)

Bring your homeownership goals to life.


[New purchase](#)

[Refinance](#)

[Home equity](#)


Check out affordability - Need blurb

Interest rates vary depending on the type of mortgage you choose. See the differences and how they can impact your monthly payment.

[Compare loans](#)

Find more personalized help choosing the right home loan.

[Check your rate](#) before completing a full application to see what you may be eligible to borrow. It won't affect your credit score.



Resources for first-time buyers

Get easy access to funds with flexible repayment options.

[Learn more >](#)


Tips and tools for home improvers

Walk away with a single lump sum at a fixed rate.

[Learn more >](#)


Calculators for number crunchers

There's no need for collateral with this unsecured personal loan.

[Learn more >](#)


Get reward for your loyalty.

- Exclusive to U.S. Bank checking customers
- Typically offers lower interest rates than credit cards⁴
- No collateral needed⁵

[Learn more >](#)

See how much it would cost to update your home.

Interest rates vary depending on the type of mortgage you choose. See the differences and how they can impact your monthly payment.

[Get an estimate](#)


Explore articles for additional home loan insights.



What types of credit scores qualify for a mortgage?

[Read more >](#)


Is it the right time to refinance your mortgage?

[Read more >](#)


How much house can you afford?

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Get answers to commonly asked home loan questions.

How do home loans work?

Home mortgage loans are offered by lenders to qualifying borrowers. A borrower pays back the home loan over an agreed length of time called a "term".

How do I get pre-approved for a home loan?

Unlike a mortgage prequalification, a requires some extra paperwork such as W-2s, pay stubs, bank statements and tax returns. It also involves pulling your credit score and history. With this information, your lender will then be able to determine your loan amount, so you can shop for homes within your price range. A pre-approval only lasts 90 days, so it's best to wait until you're ready to start shopping.

What are the interest rates on a home loan?

Mortgage rates can be confusing. There are two key types generally referenced when you do research: interest rates and annual percentage rates (APR). In short, your interest rate is determined at the end of your application process, but you can get rough ideas of what to expect prior to applying. APR takes additional factors into consideration, like mortgage fees. in your area or learn more about the .

How do I qualify for a home loan?

There are a number of factors that mortgage lenders consider before offering a loan to a customer, like credit history and credit score, debt to income ratio, down payment amount and more. A great place to start is to for a mortgage. You can also speak with a if you're looking for more details into how you can better prepare for a new mortgage.

TAKE THE NEXT STEP


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[Find a mortgage loan officer >](#)