

MORTGAGE RATES – Estimated in November 2025

(as well as general credit score table)

New Jersey Mortgage Rates – Nov 2025

The table below shows today's home purchase mortgage rates for New Jersey, organized by credit score and lender type:

	Credit Score			Satisfaction
	720 – 850	690 – 719	620 – 689	
Nationally	6.13%	6.18%	6.23%	
New Jersey	6.34%	6.39%	6.44%	
Credit Unions	5.94%	5.99%	6.14%	8.8/10
Online lenders	6.04%	6.09%	6.24%	8./10
Banks	6.34%	6.39%	6.44%	8.2/10
30 year fixed	6.34%	6.39%	6.44%	
30 year fixed FHA	6.56%	6.61%	6.66%	
30 year fixed VA	5.82%	5.87%	5.92%	
30 year fixed Jumbo	6.57%	6.95%	7.14%	
20 year fixed	5.81%	5.86%	5.91%	
15 year fixed	5.52%	5.57%	5.62%	
10 year fixed	5.42%	5.47%	5.52%	
3 year ARM	7.45%	7.50%	7.55%	
5 year ARM	6.93%	6.98%	7.03%	
7 year ARM	6.54%	6.59%	6.64%	
10 year ARM	6.34%	6.39%	6.44%	
Satisfaction	9.4/10	9.1/10	8.1/10	

Source: MFP's Community Home Purchase Rates Survey from New Jersey members in the last 30 days.