

# Current mortgage rates

Points

1

2

What are points?

Loan Type	Rate	APR	Points <span>i</span>	Mo. Payment <span>i</span>
30-year fixed	5.975%	6.278%	0.959 (\$3356.50)	\$2092.80
15-year fixed	5.250%	5.674%	0.762 (\$2667.00)	\$2813.57
FHA loan	5.600%	6.647%	0.984 (\$3003.66)	\$1889.06
VA loans	5.500%	6.055%	0.934 (\$3816.33)	\$2319.99
Jumbo loans	5.750%	5.974%	0.996 (\$8964.00)	\$5252.16

\* Rates current as of 2/1/2026 06:00 pm, provided by James Solimini, for Plymouth County, MA, and are subject to change without notice.