

HOME MORTGAGE LOANS

Bring your dreams home.

Apply

Home loans / Mortgages

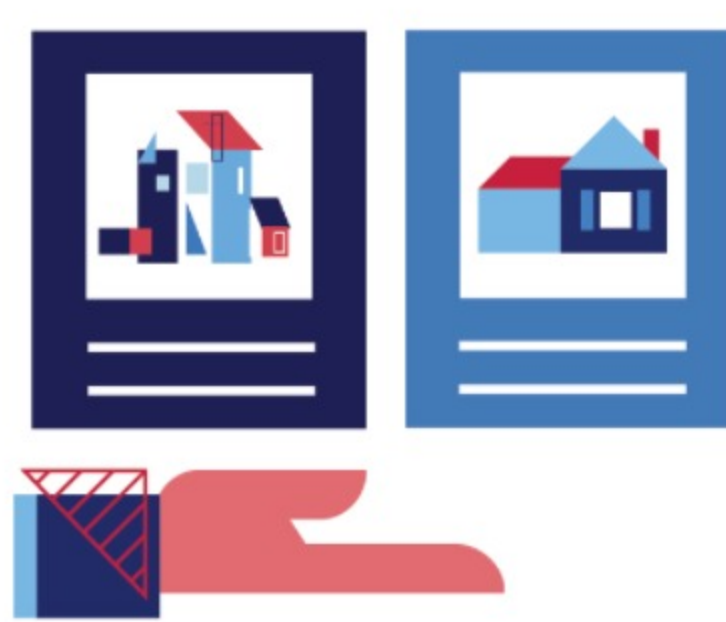
Buying a home is a process. We can help.



Explore your potential

Take the first step in the home-buying process by getting an idea of how much you may qualify to borrow.

Learn about prequalification



Make your move

If you're ready to take the leap into homeownership, we can get you started on the right path.

Learn about making a purchase

Find answers to your mortgage questions



Learn about home buying

Can I afford a house? How do I make an offer? What happens at a mortgage closing? Find answers to common home-buying questions.

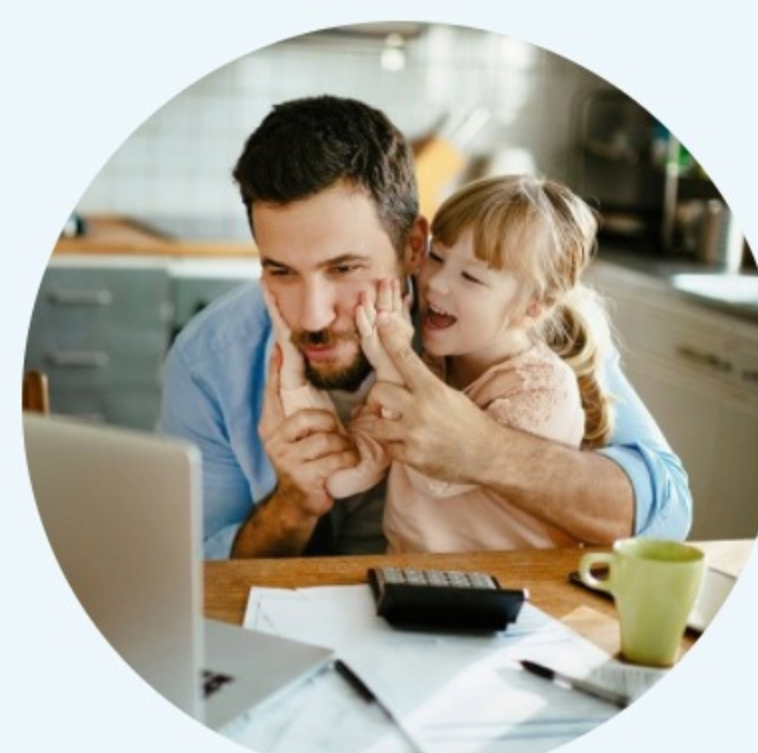
Find answers



Find a loan officer near you

An experienced mortgage loan officer is just a phone call or email away, with answers for just about any home-buying question.

Find a loan officer



Learn how you can apply online

Apply for a mortgage eligibility letter or a home loan in the U.S. Bank Loan Portal.

Learn about the process

Run the numbers and make a plan

Mortgage payment calculator

Affordability calculator

Mortgage options for any need

A dedicated mortgage loan officer can help you with virtually any type of mortgage.



Fixed-rate loans

Adjustable-rate loans

Jumbo loans

New construction loans

FHA loans

VA loans

Investment property loans

Compare mortgage options

Find a loan officer

Today's mortgage rates

30-year fixed

4.250%

4.323% APR

20-year fixed

4.125%

4.225% APR

10-year ARM

4.000%

4.209% APR

5-year ARM

3.625%

4.252% APR

See all mortgage rates

Rates are current as of 01/25/2018 and are based on some standard assumptions as described below.

Manage your account



Log in to your mortgage account



Return to your mortgage application

Take the next step with us



Find a loan officer



Call 888.291.2334



Request a call



Apply online

Achieve Blog | Security | Careers | FAQ | Privacy | Online Tracking and Advertising | Site Map | Accessibility | CoBrowse



Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Mortgage, Home Equity and Credit products are offered through U.S. Bank National Association. Deposit products are offered through U.S. Bank National Association. Member FDIC. Equal Housing Lender

The rates shown above are the current rates for the purchase of a single-family primary residence based on a 45-day lock period. These rates are not guaranteed and are subject to change. This is not a credit decision or a commitment to lend. Your guaranteed rate will depend on various factors including loan product, loan size, credit profile, property value, geographic location, occupancy and other factors.

To guarantee a rate, you must submit an application to U.S. Bank and receive confirmation from a mortgage loan officer that your rate is locked. Application can be made by calling 877.303.1639, by applying online, or by meeting with a mortgage loan officer.

Minnesota residents: To guarantee a rate, you must receive written confirmation as required by Minnesota Statute 47.206. This statement of current loan terms and conditions is not an offer to enter into an interest rate or discount point agreement. Any such offer may be made only pursuant to subdivisions 3 and 4 of Minnesota Statutes Section 47.206.

Conforming Fixed-Rate Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$453,100 (\$679,650 in Alaska and Hawaii).

Conforming ARM Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$424,100 (\$636,150 in Alaska and Hawaii). Adjustable-rate loans and rates are subject to change during the loan term. That change can increase or decrease your monthly payment.



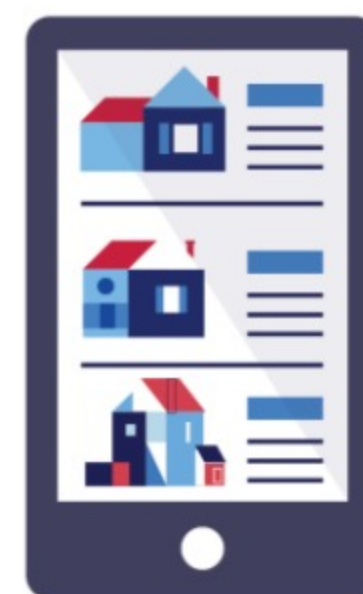


Home loans / Mortgages / Prequalify for a mortgage

PREQUALIFY FOR A MORTGAGE

Learn how much you could spend on your next home.

Exploring how much you may qualify to borrow is a great place to start your home-buying journey. Online prequalification is fast, free and won't affect your credit report.

[Prequalify](#)

No commitments

Prequalification gives you an idea of how much you may be able to spend on your future home without entering into a commitment with U.S. Bank.

Help when you need it

Even if you're just starting out in the process, our mortgage loan officers can help you every step of the way.

[Find a loan officer](#)

What can you afford?

How much house can you afford? Our mortgage calculators may provide a clearer picture of your home-buying power.

[See mortgage calculators](#)

First-time home buyer resources

We know applying for your first mortgage can feel overwhelming. That's why we have plenty of resources to help you get started.

[Get first-time home buyer help](#)

Take the next step

[Find a loan officer](#)[Call 877.303.1637](#)[Request a call](#)

Find out how much you could spend on your future home.

[Prequalify](#)

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Mortgage, Home Equity and Credit products are offered through U.S. Bank National Association. Deposit products are offered through U.S. Bank National Association. Member FDIC. Equal Housing Lender

The rates shown above are the current rates for the purchase of a single-family primary residence based on a 45-day lock period. These rates are not guaranteed and are subject to change. This is not a credit decision or a commitment to lend. Your guaranteed rate will depend on various factors including loan product, loan size, credit profile, property value, geographic location, occupancy and other factors.

To guarantee a rate, you must submit an application to U.S. Bank and receive confirmation from a mortgage loan officer that your rate is locked. Application can be made by calling 877.303.1639, by applying online, or by meeting with a mortgage loan officer.

Minnesota residents: To guarantee a rate, you must receive written confirmation as required by Minnesota Statute 47.206. This statement of current loan terms and conditions is not an offer to enter into an interest rate or discount point agreement. Any such offer may be made only pursuant to subdivisions 3 and 4 of Minnesota Statutes Section 47.206.

Conforming Fixed-Rate Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$453,100 (\$679,650 in Alaska and Hawaii).

Conforming ARM Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$424,100 (\$636,150 in Alaska and Hawaii). Adjustable-rate loans and rates are subject to change during the loan term. That change can increase or decrease your monthly payment.

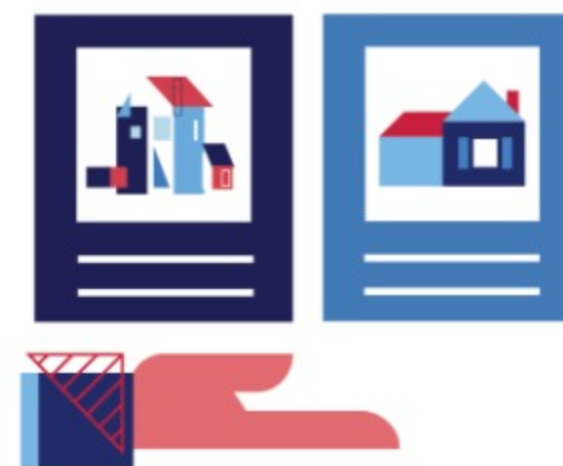


Home loans / Mortgages / [Apply for a mortgage](#)

APPLY FOR A MORTGAGE

Ready to buy? You've come to the right place.

Whether you're seriously shopping for your next house or ready to buy your dream home, start off on the right foot in the U.S. Bank Loan PortalSM.

[Apply](#)

Shop confidently for your next home

Ready to start shopping? Before you begin, sign up in the [U.S. Bank Loan Portal](#) and apply for a mortgage eligibility letter. This letter not only gives you an idea of how much you may be able to spend on a home, but could also give you an edge over other buyers. Having a mortgage eligibility letter in hand sends the signal that you're a high-quality buyer and can make your offer stand out among others.

Apply for your mortgage

Congratulations on finding your future home! Once you've found the home you love, your next step is to apply for a mortgage online in the [U.S. Bank Loan Portal](#). There, you'll securely apply, submit loan documents and connect with a [trusted mortgage loan officer](#).

The [U.S. Bank Loan Portal](#) allows you to apply for a mortgage in a convenient way. After you sign up, you'll answer simple questions along a guided path, easily import or upload documents and complete your application on your own in one secure spot.

[Learn more about the process](#)

Take the next step

[Find a loan officer](#)[Call 877.303.1637](#)[Request a call](#)

If you're ready to take the leap into homeownership, we can get you started on the right path.

[Apply](#)

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Mortgage, Home Equity and Credit products are offered through U.S. Bank National Association. Deposit products are offered through U.S. Bank National Association. Member FDIC. Equal Housing Lender

The rates shown above are the current rates for the purchase of a single-family primary residence based on a 45-day lock period. These rates are not guaranteed and are subject to change. This is not a credit decision or a commitment to lend. Your guaranteed rate will depend on various factors including loan product, loan size, credit profile, property value, geographic location, occupancy and other factors.

To guarantee a rate, you must submit an application to U.S. Bank and receive confirmation from a mortgage loan officer that your rate is locked. Application can be made by calling 877.303.1639, by applying online, or by meeting with a mortgage loan officer.

Minnesota residents: To guarantee a rate, you must receive written confirmation as required by Minnesota Statute 47.206. This statement of current loan terms and conditions is not an offer to enter into an interest rate or discount point agreement. Any such offer may be made only pursuant to subdivisions 3 and 4 of Minnesota Statutes Section 47.206.

Conforming Fixed-Rate Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$453,100 (\$679,650 in Alaska and Hawaii).

Conforming ARM Loans - APR calculation assumes a \$150,000 loan with a 20% down payment and borrower-paid finance charges of 0.862% of the loan amount, plus origination fees if applicable. If the down payment is less than 20%, mortgage insurance may be required, which could increase the monthly payment and the APR. Conforming rates are for loan amounts not exceeding \$424,100 (\$636,150 in Alaska and Hawaii). Adjustable-rate loans and rates are subject to change during the loan term. That change can increase or decrease your monthly payment.





Can I apply for a mortgage online?



Take the next step

 [Find a loan officer](#)

 [Call 877.303.1637](#)

 [Request a call](#)

If you're ready to take the leap into homeownership, we can get you started on the right path.

[Apply](#)

The [U.S. Bank Loan Portal](#) is a convenient way for you to apply for a mortgage eligibility letter or a home loan online in one secure place. From uploading personal documents to submitting electronic signatures, the [U.S. Bank Loan Portal](#) makes the mortgage process fast and easy on any device. Here's a look at what to expect in the portal.

Sign up

You'll use a unique email address and password to set up your personal profile in the [U.S. Bank Loan Portal](#). Once this step is complete, you're ready to begin applying for a mortgage eligibility letter or a home loan.

Don't have an address yet?

If you're still on the hunt for the perfect home, a mortgage eligibility letter will come in handy while you shop. A buyer with a mortgage eligibility letter may be more attractive to a seller than someone who says they can buy a house but have nothing to back up their offer.

Start the loan application

Once you've found the home you want to buy and have a signed purchase agreement, you'll start a mortgage application. You may be asked to [submit some personal documents](#) after we receive your application and provide you with a Loan Estimate. If you have questions, contact your mortgage loan officer.

Upload and submit

During the underwriting process, underwriters will review your mortgage application and may request additional documentation. They may also share documents with you for your review and approval. In the [U.S. Bank Loan Portal](#), you can safely upload and view documents from multiple devices in one convenient place.

Sign and close

Closing is the last step in the mortgage application process. [Closing](#) happens in a meeting between a combination of the buyer, the buyer's agent, the seller, the seller's agent and a closing agent. The closing agent is either an attorney or a representative from the title company which manages the home's ownership documents.

Move in

Congratulations! After closing is complete, you can collect your keys and move into your home.

