

Published based on [What is the current interest rate for home loans?](#)

What is the current interest rate for home loans?

Can people even get home loans right now? What is the current rate? Where do you find such information?

PJ it depends on where you are and what bank/lender you are using. There's no "one rate fits all" situation. Of course you can still get mortgages but they have to be done the right way which is in my opinion the only way there should have ever been.

You need to be able to service the debt as in be gainfully employed for at least a year. Come up with a minimum of 5% down and have a healthy credit score/report minimum of about 650-680 depending on the lender.

Take a look at the finance/rate section of msn.com or just visit the website of your local bank and look up their mortgage rates.

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