



Buy the home you want with a brand you trust

Whether you're ready to get pre-approved for a home loan or you're looking to understand what you can afford, Zillow Home Loans is here to help with competitive financing options and a seamless, coordinated experience.



Variety of loan types

Competitive rates, low down payment options, and no hidden fees



Top-rated loan officers¹

Expert guidance to help you unlock your financing chapter, obligation-free



No-cost appraisal²

By working with us and a Zillow Premier Agent partner, your appraisal fee is covered



Digital financing experience

See what you may qualify for in as little as five minutes³



Get pre-approved with no credit impact

Gain confidence in understanding your affordability



Quick turnaround times

Close with confidence with our 99% close on time rate⁴

Your path to ownership starts here

1

Proof of income for two years (W-2 and/or 1099) and recent pay stubs

2

Two months of bank statements

Zillow Home Loans available loan types

Speak to a loan officer to learn more about the available options for your specific scenario



Conventional Fixed Rate Mortgage

Wide range of options to suit many unique needs

- Low down payment options
- PMI required with <20% down

Conventional Adjustable Rate Mortgage

Great for buyers who aren't looking to own their home for a long time

- Low down payment options
- PMI required with <20% down

FHA

Perfect for first-time buyers or buyers with low credit scores

- Low down payment options
- Mortgage insurance required

VA

Qualified veterans, U.S. Military service members, and spouses

- 0% minimum down payment
- Reduced closing costs
- No PMI

Jumbo

Great for buyers shopping for homes with a higher purchase price

- Higher down payment required
- Increased reserves needed

2-1 Buydown

Helps buyers combat higher interest rates

- Interest rate reduced by 2% in the first year and by 1% in the second year
- Seller pays difference at closing

Frequently asked questions

Q: I haven't heard of Zillow Home Loans, can I get a loan through them?

A: Yes. Zillow Home Loans is a licensed mortgage company that offers loans directly to customers.

Q: Do I need to pay 20% of the home sale price as a down payment if I use Zillow Home Loans?

A: No, there's a common misconception about home financing that you need to pay 20% down, but that isn't a requirement. Zillow Home Loans offers low down payment options through conventional and FHA loans, as well as 0% down with a VA loan. That being said, if you choose to pay less than 20% down, you'll typically have to pay monthly or upfront mortgage insurance depending on your loan type.

Q: Is Zillow Home Loans available in my area?

A: Zillow Home Loans operates in all states except New York.

Q: Who will I work with at Zillow Home Loans?

A: You'll be connected with a Zillow Home Loans loan officer. These top-rated loan officers¹ can answer any questions you may have on getting pre-approved or to help you better understand what you can afford. Your loan officer will be there with you and your agent at every step from pre-approval through closing.

Q: What does the process look like once I speak to a loan officer?

A: Your dedicated loan officer will be your point of contact on the financing side as you shop for your dream home with your agent. Once your offer has been accepted on a home, a Zillow Home Loans loan processor will take over as your point of contact and assist in getting your file to closing, including coordinating your appraisal inspection, title search, and all required documentation.

Q: Does Zillow Home Loans have non-English speaking loan officers?

A: Zillow Home Loans does have non-English speaking loan officers. However, we can't always guarantee their availability and all communication and documentation relating to our mortgage applications must be completed in English.