

Mortgages

Residential Mortgages from Rollstone Bank & Trust

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dream & move

with a mortgage
from a bank you know & trust

Get a mortgage that fits your needs and budget with Rollstone Bank & Trust. We offer a range of flexible financing options tailored to your needs, including fixed-rate home loans, adjustable-rate mortgages (ARMs), jumbo options, first-time homebuyer programs, construction loans, and land loans.

Whether you're purchasing a new home or refinancing your current one, our home loan specialists will guide you every step of the way, ensuring you have the support you need to close on your loan with confidence.

Ready to get started? It's never been easier. Compare [mortgage rates](#), [apply for a home loan online](#), or [contact us](#) with questions.

Fixed Rate Mortgages

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A fixed-rate mortgage offers you the security of a consistent interest rate for the entire duration of your loan. With this option, the interest rate, monthly principal, and interest payments remain unchanged throughout the life of your loan.

Fixed-rate mortgage terms

At Rollstone Bank & Trust, we provide fixed-rate mortgage loans with terms that can extend up to 30 years, including:

- 10-year fixed-rate mortgages
- 15-year fixed-rate mortgages
- 20-year fixed-rate mortgages
- 30-year fixed-rate mortgages

View our [competitive rates](#), easily [apply online](#), or [contact us](#) to get started.

First-time Homebuyer Loans

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Buying your first home is an exciting time, and the right support can make all the difference. That's why Rollstone is proud to offer specialized mortgage programs tailored to the needs of first-time homebuyers, empowering them to achieve their dreams of homeownership.

From pre-approved application to closing and beyond, we help first-time homebuyers with loans that are convenient, affordable, and tailored to your needs, with these key features:

- Originated and serviced by Rollstone Bank & Trust
- No points to worry about
- Closing cost credit

Explore our competitive first-time homebuyer loan [rates](#), [apply online](#) anytime, or [contact us](#) to start your homeownership journey. At Rollstone, we believe that *you* matter most, and we're here to support you as you work toward owning your first home.

Jumbo Loans

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Need a larger loan amount? Rollstone can help. Our specialized jumbo loan options offer generous financing for mortgages over \$726,201, perfect for high-value properties. Our competitive jumbo loan rates can provide the financing you need with flexible terms, including fixed- and adjustable-rate options.

Our in-house service for fixed- and adjustable-jumbo loans ensures a seamless experience at Rollstone Bank & Trust. Should you ever need to refinance, we offer some of the best jumbo loan refinance rates in Massachusetts. View [mortgage interest rates](#) now.

Adjustable-Rate Mortgages

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An adjustable-rate mortgage (ARM) is a unique home loan that can offer lower initial payments. With an ARM, the interest rate starts fixed for a short period and then adjusts

periodically over the life of the loan. If you're considering the benefits of an ARM, Rollstone Bank & Trust can provide the financing solution you need with convenient local decisions and in-house servicing.

View Rollstone's competitive adjustable-rate mortgage [terms and rates](#), complete your application [online](#), or [contact us](#) to get started.

[Special Programs, including Down Payment Assistance](#)

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Rollstone Bank puts your needs first. That's why we're proud to offer competitive, specialized programs that empower more homeowners in Massachusetts.

Equity Builder program

Begin your journey toward homeownership with the Equity Builder program (EBP), funded by the Federal Home Loan Bank of Boston (FHLB) and available at Rollstone Bank & Trust.

This grant provides eligible first-time homebuyers with up to \$29,000 toward their down payment and closing costs. Learn more about the [Equity Builder](#) program and see how it can help you buy your first home.

Housing Our Workforce (HOW) program

Get the support you need to buy a home with the [Housing Our Workforce](#) (HOW) Program. HOW, funded by the Federal Home Loan Bank of Boston (FHLB) and available at Rollstone, offers generous down payment assistance, up to 10% of the home's price or \$25,000, whichever is lower. This allows you to put more money down for a more affordable mortgage payment.

[Contact us](#) to learn more about the program and find out if you're eligible.

Purchase-rehab mortgage loans

Realize your property's potential with a [purchase-rehab](#) mortgage from Rollstone. This financing option combines the costs of property acquisition and renovations into one convenient home loan.

[Contact us](#) for more information or view our [mortgage rates](#).

Land Loans in Massachusetts

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Get a land loan and buy an approved buildable lot for your next home, whether it's your primary residence or a dream vacation home. Rollstone Bank & Trust's land loans feature adjustable rates and flexible terms up to 15 years. Secure a land loan with 25% down.

Pair with a construction loan and get the financing you need to build your property.

Construction loans in Massachusetts

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Building your dream home in Massachusetts can become a reality with a home construction mortgage loan. At Rollstone Bank & Trust, we offer you the flexibility and support you need to make it possible.

With our flexible construction loans, we'll seamlessly convert your loan into a traditional mortgage once your house is built, ensuring a hassle-free transition. You'll enjoy several benefits, including:

- Your choice of a 15- or 30-year fixed-rate mortgage
- Interest-only payments for the first 12 months
- The option to borrow up to 90% of your total construction cost
- The flexibility to finance a portion of your land cost for an approved buildable lot
- A streamlined process with a single closing

Our [experienced lenders](#) are here to guide you through the entire process, making your road to homeownership as smooth as possible. It's time to bring your plans to life. Rollstone Bank & Trust is your trusted partner in making it happen.

Mortgage Rates

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Explore a range of mortgage options, including adjustable-rate and fixed-rate home loans, at Rollstone Bank & Trust. Our competitive rates can make homeownership dreams a reality, no matter your budget.

View our current [mortgage rates](#) to start your homeownership journey today!

Mortgage Team

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Buying a home is a big financial milestone, and at Rollstone Bank & Trust, we've been dedicated to helping individuals achieve their goals since 1846. Our extensive history is a testament to our commitment to excellence.

When you choose Rollstone Bank & Trust for your next home loan, you're not just selecting a lender; you're joining forces with a team of seasoned mortgage experts who are ready to guide you every step of the way. Meet our [mortgage team](#) today and see how you can put their expertise to work for you.

Find Out More



[Home Equity](#)

Equity Flex



[Meet the team](#)

Mortgage Team



[rates](#)

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