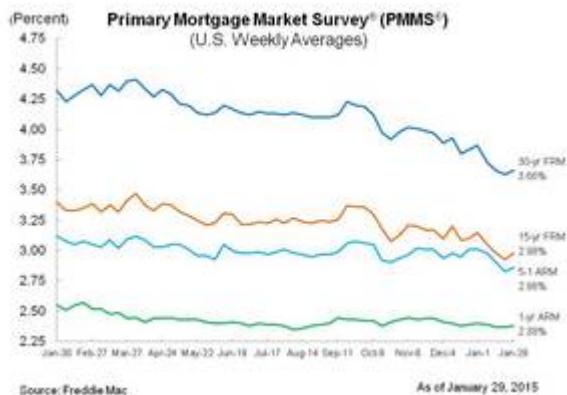




## Mortgage Rates Tick Up

January 30, 2015



MCLEAN, VA--(Marketwired - Jan 29, 2015) - [Freddie Mac](#) (OTCQB: FMCC) today released the results of its [Primary Mortgage Market Survey®](#) (PMMS®), showing average fixed mortgage rates reversing course from the first weeks of the year to tick up slightly.

### News Facts

- [30-year fixed-rate mortgage](#) (FRM) averaged 3.66 percent with an average 0.6 point for the week ending January 29, 2015, up from last week when it averaged 3.63 percent. A year ago at this time, the 30-year FRM averaged 4.32 percent.
- [15-year FRM](#) this week averaged 2.98 percent with an average 0.5 point, up from last week when it averaged 2.93 percent. A year ago at this time, the 15-year FRM averaged 3.40 percent.
- [5-year Treasury-indexed hybrid adjustable-rate mortgage](#) (ARM) averaged 2.86 percent this week with an average 0.4 point, up from last week when it averaged 2.83 percent. A year ago, the 5-year ARM averaged 3.12 percent.
- [1-year Treasury-indexed ARM](#) averaged 2.38 percent this week with an average 0.4 point, up from last week when it averaged 2.37 percent. At this time last year, the 1-year ARM averaged 2.55 percent.

Average commitment rates should be reported along with average fees and points to reflect the total upfront cost of obtaining the mortgage. Visit the following links for the [Regional and National Mortgage Rate Details](#) and [Definitions](#). Borrowers may still pay closing costs which are not included in the survey.

### Quotes

Attributed to Len Kiefer, deputy chief economist, Freddie Mac.

"Mortgage rates ticked up this week for the first time in 2015 following positive home sales reports. [New home sales pdf](#) surged 11.6 percent in December beating market expectations. Likewise, [existing home sales](#) rose 2.4 percent to an annual rate of 5.04 million homes in December."

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. Additional information is available at [FreddieMac.com](#), Twitter [@FreddieMac](#) and Freddie Mac's blog [FreddieMac.com/blog](#).

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