



## Mortgage Rates Inch Down

July 31, 2025

MCLEAN, Va., July 31, 2025 (GLOBE NEWSWIRE) -- [Freddie Mac](#) (OTCQB: FMCC) today released the results of its [Primary Mortgage Market Survey®](#) (PMMS®), showing the 30-year fixed-rate mortgage (FRM) averaged 6.72%.

"The 30-year fixed-rate mortgage showed little movement, remaining within the same narrow range for the fourth consecutive week," said Sam Khater, Freddie Mac's Chief Economist. "Continued economic growth, along with moderating house prices and rising inventory, bodes well for buyers and sellers alike."

### News Facts

- The [30-year FRM](#) averaged 6.72% as of July 31, 2025, down slightly from last week when it averaged 6.74%. A year ago at this time, the 30-year FRM averaged 6.73%.
- The [15-year FRM](#) averaged 5.85%, down from last week when it averaged 5.87%. A year ago at this time, the 15-year FRM averaged 5.99%.

The PMMS® is focused on conventional, conforming, fully amortizing home purchase loans for borrowers who put 20% down and have excellent credit. For more information, view our [Frequently Asked Questions](#).

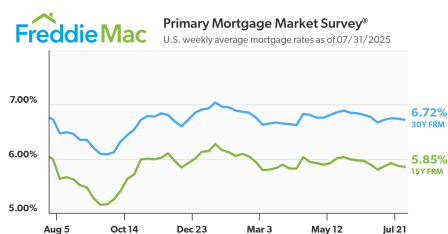
Freddie Mac's mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: [Website](#) | [Consumers](#) | [X](#) | [LinkedIn](#) | [Facebook](#) | [Instagram](#) | [YouTube](#)

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A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/8c6977c9-a989-4b04-93a6-53d03f9f4555>

### Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 07/31/2025