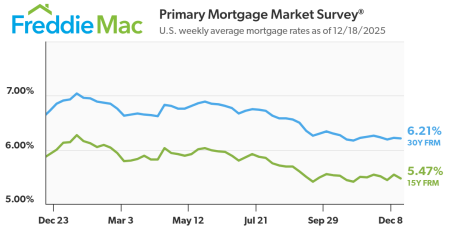
Mortgage Rates Drop Slightly

December 18, 2025

MCLEAN, Va., Dec. 18, 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 6.21%.

“The average 30-year fixed-rate mortgage has remained within a narrow 10-basis point range over the last two months,” said Sam Khater, Freddie Mac’s Chief Economist. “With rates down half a percent over last year, purchase applications are 10% above the same time one year ago.”

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 12/18/2025

News Facts

- The 30-year FRM averaged 6.21% as of December 18, 2025, down slightly from last week when it averaged 6.22%. A year ago at this time, the 30-year FRM averaged 6.72%.
- The 15-year FRM averaged 5.47%, down from last week when it averaged 5.54%. A year ago at this time, the 15-year FRM averaged 5.92%.

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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