



Heading into the Christmas Holiday, Rates Dip Lower

December 24, 2025

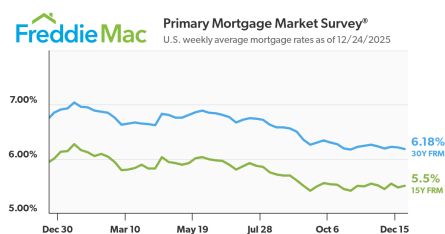
MCLEAN, Va., Dec. 24, 2025 (GLOBE NEWSWIRE) -- [Freddie Mac](#) (OTCQB: FMCC) today released the results of its [Primary Mortgage Market Survey®](#) (PMMS®), showing the 30-year fixed-rate mortgage (FRM) averaged 6.18%.

"The average 30-year fixed-rate mortgage decreased further this week," said Sam Khater, Freddie Mac's Chief Economist. "Declining rates offer a timely and welcome gift for aspiring homebuyers."

News Facts

- The [30-year FRM](#) averaged 6.18% as of December 24, 2025, down from last week when it averaged 6.21%. A year ago at this time, the 30-year FRM averaged 6.85%.
- The [15-year FRM](#) averaged 5.50%, up from last week when it averaged 5.47%. A year ago at this time, the 15-year FRM averaged 6.00%.

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 12/24/2025

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 graph accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/8f1d6ae4-2a47-4d66-b21e-6e8f1a96cb7b>