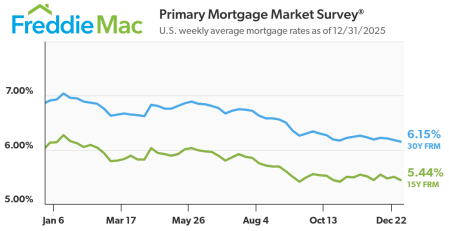
Mortgage Rates Drop to Lowest Level in 2025

December 31, 2025

MCLEAN, Va., Dec. 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 6.15%.

“After starting the year close to 7%, the average 30-year fixed-rate mortgage moved to its lowest level in 2025 this week, an encouraging sign for potential homebuyers heading into the new year,” said Sam Khater, Freddie Mac’s Chief Economist.

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 12/31/2025

News Facts

- The 30-year FRM averaged 6.15% as of December 31, 2025, down from last week when it averaged 6.18%. A year ago at this time, the 30-year FRM averaged 6.91%.
- The 15-year FRM averaged 5.44%, down from last week when it averaged 5.50%. A year ago at this time, the 15-year FRM averaged 6.13%.

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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An infographic accompanying this announcement is available at https://www.globenewswire.com/NewsRoom/AttachmentNg/7bb94fa0-a559-4194-aec9-3d826b6ecc5e