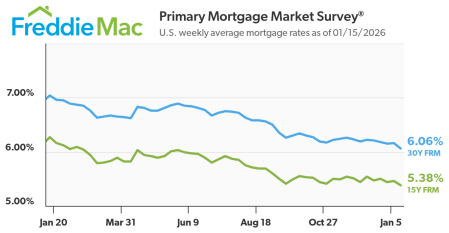
The Average 30-Year Fixed-Rate Mortgage Hits Lowest Level in Over Three Years

January 15, 2026

MCLEAN, Va., Jan. 15, 2026 (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 6.06%.

“Late last week, mortgage rates dropped, driving the weekly average down to its lowest level in more than three years,” said Sam Khater, Freddie Mac’s Chief Economist. “The impacts are noticeable, as weekly purchase applications and refinance activity have jumped, underscoring the benefits for both buyers and current owners. It’s clear that housing activity is improving and poised for a solid spring sales season.”

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 01/15/2026

News Facts

- The 30-year FRM averaged 6.06% as of January 15, 2026, down from last week when it averaged 6.16%. A year ago at this time, the 30-year FRM averaged 7.04%.
- The 15-year FRM averaged 5.38%, down from last week when it averaged 5.46%. A year ago at this time, the 15-year FRM averaged 6.27%.

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/ebba158d-3952-40e6-9cc5-0444ae7a3f84