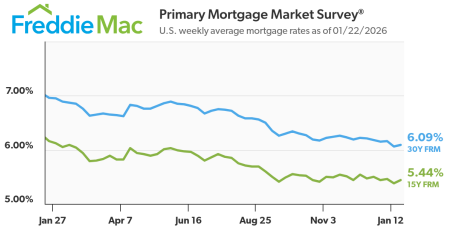
Mortgage Rates Remain the Lowest in Three Years

January 22, 2026

MCLEAN, Va., Jan. 22, 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 6.09%.

“With the economy improving and the average 30-year fixed-rate mortgage nearly a percentage point lower than last year, more homebuyers are entering the market,” said Sam Khater, Freddie Mac’s Chief Economist. “Buyers always should shop around for the best rate, as multiple quotes can potentially save them thousands.”

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 01/22/2026

News Facts

- The 30-year FRM averaged 6.09% as of January 22, 2026, up from last week when it averaged 6.06%. A year ago at this time, the 30-year FRM averaged 6.96%.
- The 15-year FRM averaged 5.44%, up from last week when it averaged 5.38%. A year ago at this time, the 15-year FRM averaged 6.16%.

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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