



## Mortgage Rates Remain Lower and Steady

January 29, 2026

MCLEAN, Va., Jan. 29, 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 6.10%.

"Mortgage rates remain near their lowest levels in three years, which is encouraging for potential homebuyers who have waited to enter the market for some time," said Sam Khater, Freddie Mac's Chief Economist. "Lower rates, combined with strong income growth, have led to a steady increase in purchase applications compared to last year. We're also seeing more homeowners refinancing their mortgages to benefit from these lower rates, as shown by the rise in refinance applications over the past year."

### News Facts

- The [30-year FRM](#) averaged 6.10% as of January 29, 2026, up slightly from last week when it averaged 6.09%. A year ago at this time, the 30-year FRM averaged 6.95%.
- The [15-year FRM](#) averaged 5.49%, up from last week when it averaged 5.44%. A year ago at this time, the 15-year FRM averaged 6.12%.

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](#)

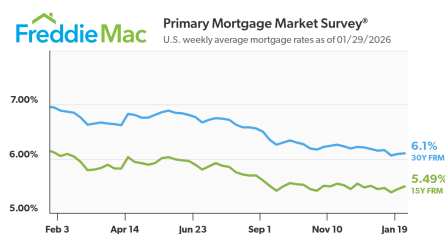
### MEDIA CONTACT:

**Angela Waugaman**  
(703)714-0644

[Angela\\_Waugaman@FreddieMac.com](mailto:Angela_Waugaman@FreddieMac.com)

A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/28e3b66a-25dc-450d-ad1d-5aa6a6eb95fe>

### Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 01/29/2026