



Mortgage Rates Inch Down

February 12, 2026

MCLEAN, Va., Feb. 12, 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%.

“Bolstered by strong economic growth, a solid labor market and mortgage rates at three-year lows, housing affordability continues to measurably improve. These factors have caught the attention of many prospective homebuyers, driving purchase application activity higher than a year ago,” said Sam Khater, Freddie Mac’s Chief Economist.

News Facts

- The [30-year FRM](#) averaged 6.09% as of February 12, 2026, down from last week when it averaged 6.11%. A year ago at this time, the 30-year FRM averaged 6.87%.
- 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 6.09%.

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](#)

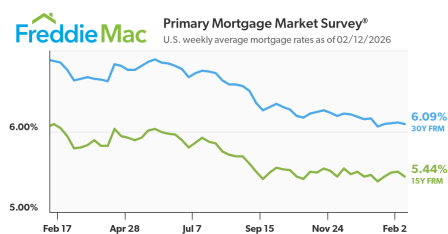
MEDIA CONTACT:

Angela Waugaman
(703)714-0644

Angela.Waugaman@FreddieMac.com

A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/fab66add-f061-4b5c-9312-4d9f67c66442>

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 02/12/2026