



## Average 30-Year Fixed-Rate Mortgage Hits Another Low

February 19, 2026

MCLEAN, Va., Feb. 19, 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 6.01%.

"Mortgage rates dropped again this week, now down to their lowest level since September of 2022," said Sam Khater, Freddie Mac's Chief Economist. "This lower rate environment is not only improving affordability for prospective homebuyers, it's also strengthening the financial position of homeowners. Over the past year, refinance application activity has more than doubled, enabling many recent buyers to reduce their annual mortgage payments by thousands of dollars."

### News Facts

- The [30-year FRM](#) averaged 6.01% as of February 19, 2026, down from last week when it averaged 6.09%. A year ago at this time, the 30-year FRM averaged 6.85%.
- The [15-year FRM](#) averaged 5.35%, down from last week when it averaged 5.44%. A year ago at this time, the 15-year FRM averaged 6.04%.

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](#)

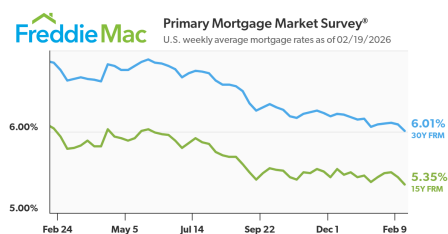
### MEDIA CONTACT:

**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/5d9a40b0-c576-44ae-b849-c0b724e7f6a9>

### Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 02/19/2026