



The 30-Year Fixed-Rate Mortgage Declines Further

April 23, 2026

MCLEAN, Va., April 23, 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 6.23%.

"The 30-year fixed-rate mortgage declined again this week to 6.23%," said Sam Khater, Freddie Mac's Chief Economist. "Rates currently stand at their lowest level in the last three spring homebuying seasons. This improvement, coupled with a pickup in purchase applications and refinance activity, as well as an increase in monthly pending home sales, underscores signs of improving momentum in the market."

News Facts

- The [30-year FRM](#) averaged 6.23% as of April 23, 2026, down from last week when it averaged 6.30%. A year ago at this time, the 30-year FRM averaged 6.81%.
- The [15-year FRM](#) averaged 5.58%, down from last week when it averaged 5.65%. A year ago at this time, the 15-year FRM averaged 5.94%.

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](#).

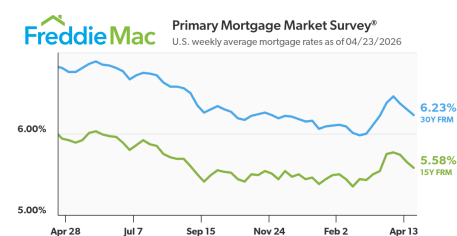
Freddie Mac's mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: [Website](#) | [Consumers](#) | [X](#) | [LinkedIn](#) | [Facebook](#) | [Instagram](#) | [YouTube](#)

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A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/a624e0cf-f69f-462b-ae9e-b04b39c497a8>

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 04/23/2026