



Mortgage Rates Average 7.28%

October 1, 2026

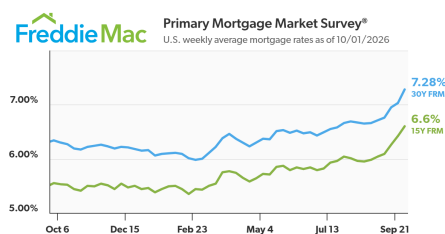
MCLEAN, Va., Oct. 01, 2026 (GLOBE NEWSWIRE) -- [Freddie Mac](#) (OTCQB: FMCC) today released the results of its [Primary Mortgage Market Survey®](#) (PMMS®), showing the 30-year fixed-rate mortgage (FRM) averaged 7.28%.

"With mortgage rates on their current trajectory, the housing market continues to be supported by favorable economic conditions," said Sam Khater, Freddie Mac's Chief Economist.

News Facts

- The [30-year FRM](#) averaged 7.28% as of October 1, 2026, up from last week when it averaged 7.03%. A year ago at this time, the 30-year FRM averaged 6.34%.
- The [15-year FRM](#) averaged 6.60%, up from last week when it averaged 6.42%. A year ago at this time, the 15-year FRM averaged 5.55%.

Primary Mortgage Market Survey®



U.S. weekly average mortgage rates as of 10/01/2026

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:

Mollie Laniado
(571) 382-1784
Mollie_Laniado@FreddieMac.com

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