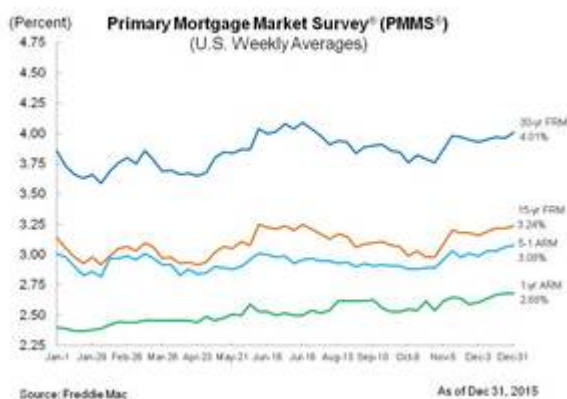




## Mortgage Rates Top Four Percent

January 1, 2016



MCLEAN, VA--(Marketwired - Dec 31, 2015) - [Freddie Mac](#) (OTCQB: FMCC) today released the results of its [Primary Mortgage Market Survey®](#) (PMMS®), showing fixed mortgage rates moving higher with the 30-year fixed-rate mortgage breaking above four percent for the first time in five months.

### News Facts

- [30-year fixed-rate mortgage](#) (FRM) averaged 4.01 percent with an average 0.6 point for the week ending December 31, 2015, up from last week when it averaged 3.96 percent. A year ago at this time, the 30-year FRM averaged 3.87 percent.
- [15-year FRM](#) this week averaged 3.24 percent with an average 0.6 point, up from 3.22 percent last week. A year ago at this time, the 15-year FRM averaged 3.15 percent.
- [5-year Treasury-indexed hybrid adjustable-rate mortgage](#) (ARM) averaged 3.08 percent this week with an average 0.4 point, up from last week when it averaged 3.06 percent. A year ago, the 5-year ARM averaged 3.01 percent.
- [1-year Treasury-indexed ARM](#) averaged 2.68 percent this week with an average 0.2 point, unchanged from last week. At this time last year, the 1-year ARM averaged 2.40 percent.

Average commitment rates should be reported along with average fees and points to reflect the total upfront cost of obtaining the mortgage. Visit the following links for the [Regional and National Mortgage Rate Details](#) and [Definitions](#). Borrowers may still pay closing costs which are not included in the survey.

*As of January 1, 2016, the PMMS will no longer provide results for the 1-year ARM. Additionally, the regional breakouts will not be provided for the 30-year and 15-year fixed rate mortgages, and the 5/1 Hybrid ARM.*

### Quote

Attributed to Sean Beckett, chief economist, Freddie Mac.

"In the final week of 2015, Treasury yields jumped reacting in part to strong consumer confidence in December. In response, the 30-year mortgage rate rose 5 basis points to 4.01 percent, ending a 5-month span below 4 percent. After averaging 3.9 percent in the fourth quarter of 2015, we expect the 30-year mortgage rate to average 4.7 percent for the fourth quarter of 2016."

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. Additional information is available at [FreddieMac.com](#), Twitter [@FreddieMac](#) and Freddie Mac's blog [FreddieMac.com/blog](#).

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