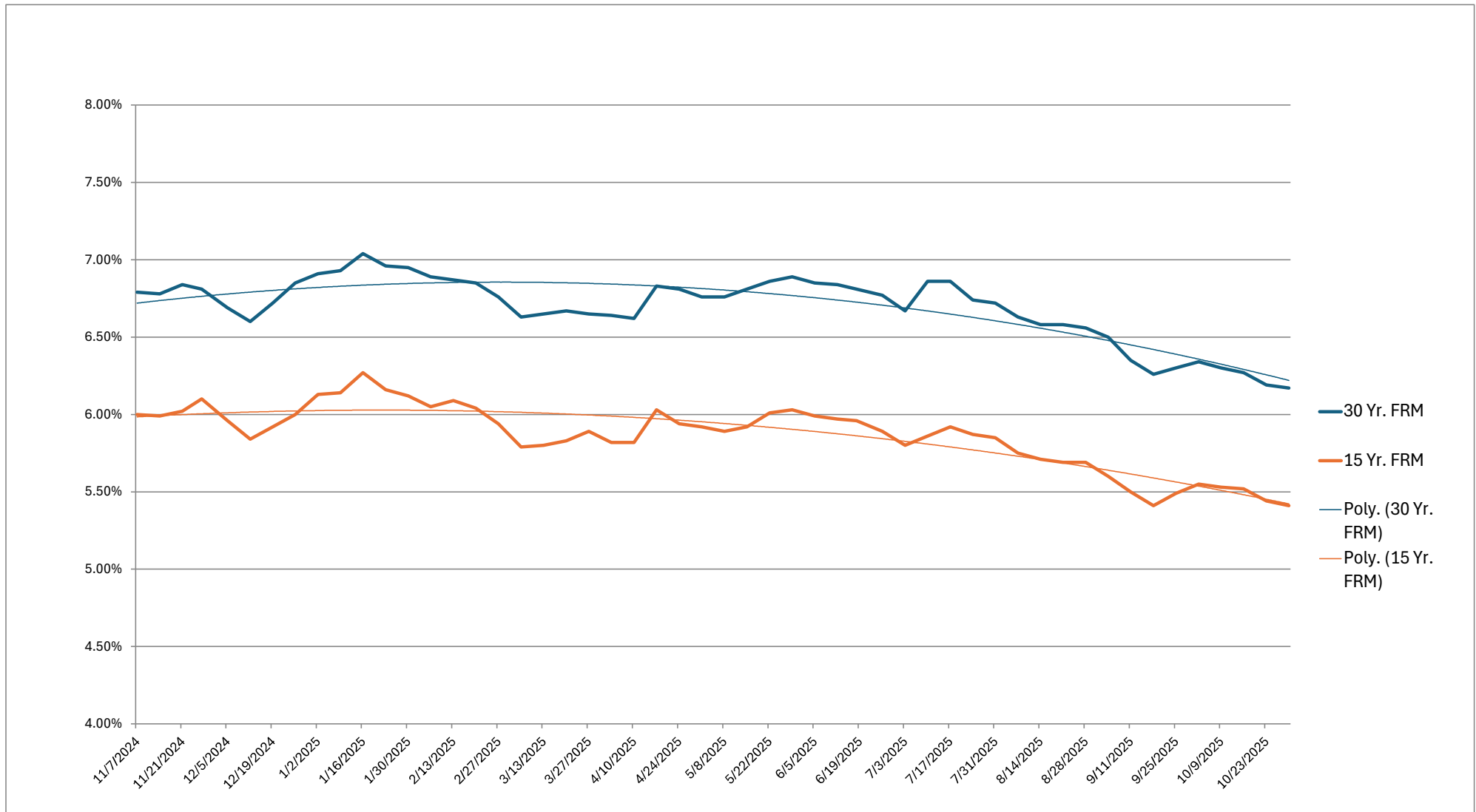


## Freddie Mac Rates -- Mortgage Rate Survey Data -- 52 Weeks Ending -- November 20, 2025



Single-family mortgage rates hit an all-time low in January 2021 and then rose steadily throughout 2022, but dropped steadily in 2023 and early 2024 before increasing late in the year. Rates have fallen slightly during 2025. A year ago the FHLMC 30-year fixed rate was 6.81%. Over the past 52 weeks, the rate hit a low of 6.08% and a high of 7.22% with an average of 6.69%. It was 6.26% as of November 20, 2025. Higher mortgage rates and limited inventory of property for sale along with stringent credit requirements for borrowers have slowed home sales dependent on buyers who use conventional financing. The FHLMC 30-year fixed rate mortgage survey data on-line goes back to April 1971. Over the 54+ year span, the average residential interest rate was 7.70%. It hit a low of 2.65% in January 2021 and a high of 18.63% in October 1981. Source: [http://www.freddiemac.com/pmms/pmms\\_archives.html](http://www.freddiemac.com/pmms/pmms_archives.html) - Compiled by Joe Napoliello, MAI