

Forecast for the average 30-year fixed mortgage rate



| Quarter | Mortgage Bankers Association | Fannie Mae | Wells Fargo |
|---------|------------------------------|------------|-------------|
| 2025 Q1 | 6.9% | 6.9% | 7.1% |
| 2025 Q2 | 6.9% | 6.8% | 6.9% |
| 2025 Q3 | 6.7% | 6.7% | 6.7% |
| 2025 Q4 | 6.5% | 6.6% | 6.5% |
| 2026 Q1 | 6.4% | 6.6% | 6.5% |
| 2026 Q2 | 6.4% | 6.5% | 6.5% |
| 2026 Q3 | 6.4% | 6.5% | 6.5% |
| 2026 Q4 | 6.4% | 6.5% | 6.5% |

As of February 2025

Table: Meghan Maas • Source: Fannie Mae, Mortgage Bankers Association, Wells Fargo • Created with Datwrapper



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