

Freddie Mac Enhances the Refinance Prepayment Index (RPX)

January 13, 2026

Today Freddie Mac announced the enhancement of the Refinance Prepayment Index (RPX) to include new loan-count and UPB-based index columns that have not been adjusted to account for the growth of Freddie Mac's portfolio over time. These unadjusted index values will be provided in addition to the adjusted index values that are currently included in the report. Furthermore, to provide greater transparency, two new RPX files will be posted on a weekly basis; one with index values specific to cash-out refinance applications and the other with index values specific to rate and term refinance applications. The current RPX report will continue to include all refinance applications. These enhancements will go live beginning with the January 20, 2026, RPX publication.

The RPX screens refinance applications received in the prior week to ensure that the loans are purchase-eligible under our Single-Family Seller/Servicer guide requirements and would result in the prepayment of an existing Freddie Mac-owned loan if the refinanced mortgage was delivered to Freddie Mac. Serving as a leading prepayment indicator, this transparency is intended to help lenders, investors and market participants improve upon their MBS prepayment projections and risk management activities.

For more information on the RPX, please contact Investor Inquiry at investor_inquiry@freddiemac.com or visit the Freddie Mac MBS [website](#) to access additional resources.

Related Links:

[Download the RPX Data](#)

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