

MORTGAGE RATE WATCH

Daily Coverage. Industry Leading Perspective.

A message from Nickolas Inhelder:

We Make Home Happen.™

Our goal is simple:

To help every family we serve get to “Yes.”

Yes to the loan that unlocks the joy of home ownership.

Yes to the lending solution that meets every client’s unique needs and wants.

That’s why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

This is more than work for us. It is our unique joy in this life to share our collective skill, creativity, and care to bring you and your family right to where you belong.

Let’s make home happen.

CONTACT ME TODAY



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Mortgage Rates Have Been Much Calmer, But They're Still High

Remember October and the first part of November--not because of the election, but rather because of the relentless rise in mortgage rates? Would you rather forget? You're not alone. It was the fastest rate spike since 2022, and it was made all the more memorable because it put an end to the first real uptick in refinance activity in just as long.

In the days following the election, there was quite a bit of volatility in rates, but with the benefit of hindsight, we can say that the volatility has subsided. Tuesday, November 12th was the last time rates made a decently big day-over-day move. Since then, we haven't seen top tier 30yr fixed rates change by more than 0.04% in either direction. More impressively, they've held a range of only 0.06% during that time. That's a low volatility environment by any standard.

Today fit perfectly in that narrative with the average lender only moving up 0.01%. After adjusting for upfront costs, 30yr fixed rates remain just over 7%.

Any time we're marveling at the absence of volatility, a word of caution is in order. Volatility can come back any time. Its return can be driven by surprises or by scheduled data. At the very least, we can be sure that the scheduled data in the first two weeks of December has immense potential to reignite volatility, for better or worse.