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.

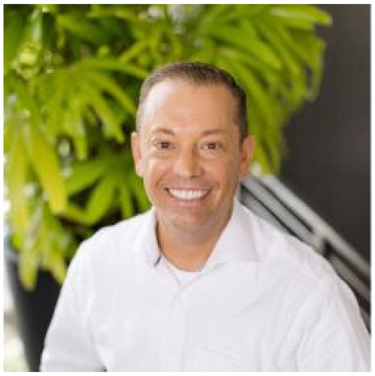
Yes to the lending solution that meets every client's unique needs and wants.

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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Calmer Trend Continues For Mortgage Rates

They may not be low. In fact, they may still be a lot higher than you want, but at least they haven't been too volatility this week. For the 7th day in a row, the top tier, conventional 30yr fixed mortgage rate ended the day in the same narrow range between 7.01% and 7.08% for the average lender.

Today's installment was one of the least eventful, with a modest drop from 7.05 to 7.04. The relatively light day over day volatility in mortgage rates is a reflection of the same level of volatility in the underlying bond market. Sure, there have been some fairly big intraday swings at times, but the bigger picture has been much flatter in November compared to October.

The lower volatility in the bond market is fairly easy to reconcile with a lack of actionable economic data. Today's data COULD have been actionable, but it was mixed in its implications for growth. If it had been much stronger or weaker than expected, rates could certainly have moved more meaningfully.

As it stands, the bond market and the mortgage rate watcher are both waiting for early December as the next time frame with truly massive risks of volatility. Please note: this doesn't mean we can't see volatility between now and then! Rather, the early December economic data simply carries the bigger risks of inspiring bigger rate movements. As always, that requires a "for better or worse" qualifier, because volatility can go both ways. It just hasn't gone our way very much since mid September.