



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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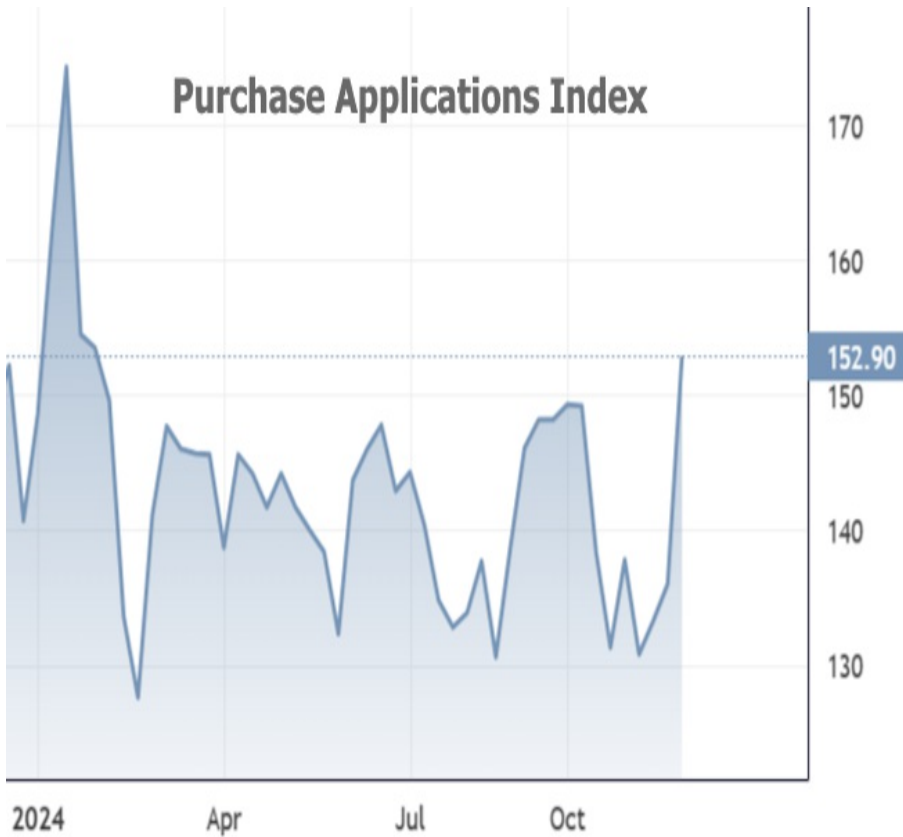
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Home Mortgage Purchase Applications Highest Since February

The Mortgage Bankers Association (MBA) released its weekly application survey results on Wednesday. The highlight was a 12.43% increase in purchase applications from the previous week. That brought the purchase index to the highest levels since February.

Purchase Applications Index

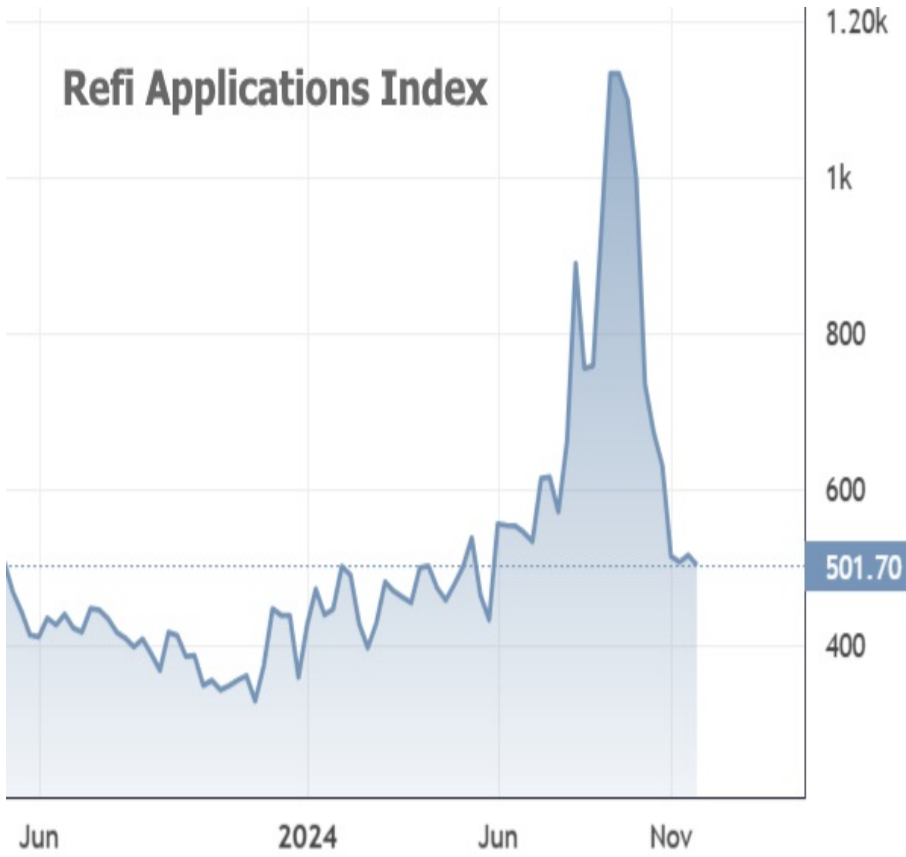


As has been and continues to be the case, there's an obvious counterpoint to any of these periodic surges: the broader context. In other words, yes, these are the highest levels since February, but even if we go back to February 2023, the range since then is historically low and sideways.

Purchase Applications Index



With that in mind, we're equipped to digest the refinance index with a grain of salt. At first glance, we might lament the evaporation of the recent surge in September.



But the broader context suggests that we can simply be in a perpetual state of lamenting refi demand for more than 2 years now.



Other highlights from this week's application data (current week change % vs previous week):

- Refinance share of total apps
 - 38.8 vs 41.0
- FHA share of total apps
 - 16.0 vs 16.6
- VA share of total apps
 - 12.4 vs 13.6

Week over week change in interest rates

- Conforming 30yr fixed
 - 6.86 vs 6.90
- Jumbo 30yr
 - 6.97 vs 7.03
- FHA 30yr
 - 6.61 vs 6.68