

HOUSING CONNECTION

Mortgage and Real Estate News That Matters



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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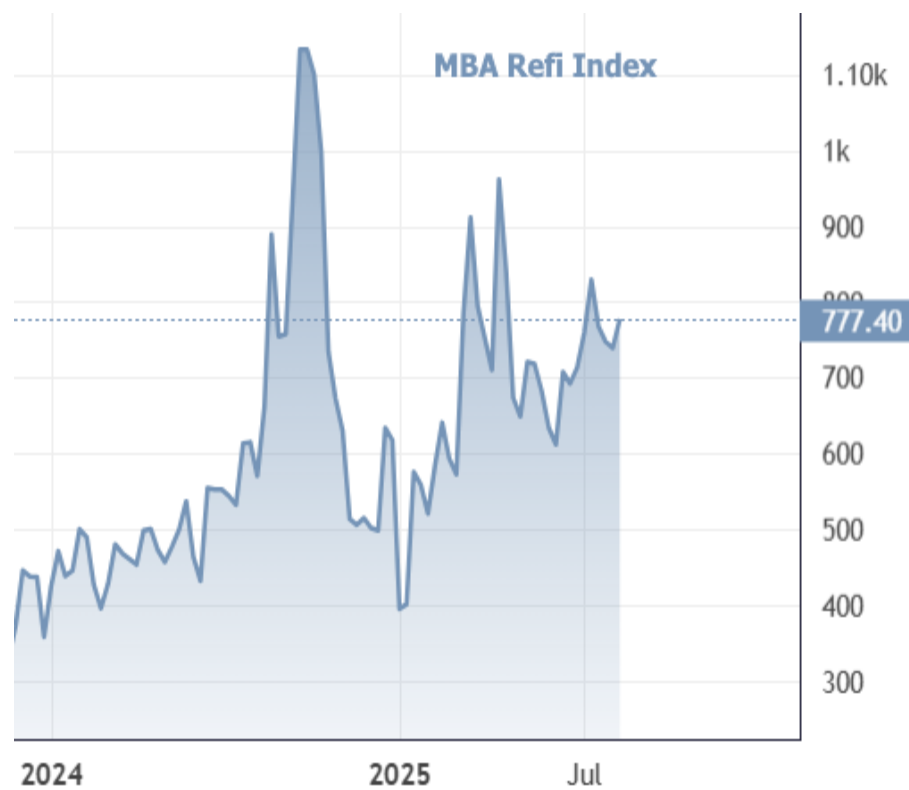


Falling Rates Spark Modest Rebound in Mortgage Applications

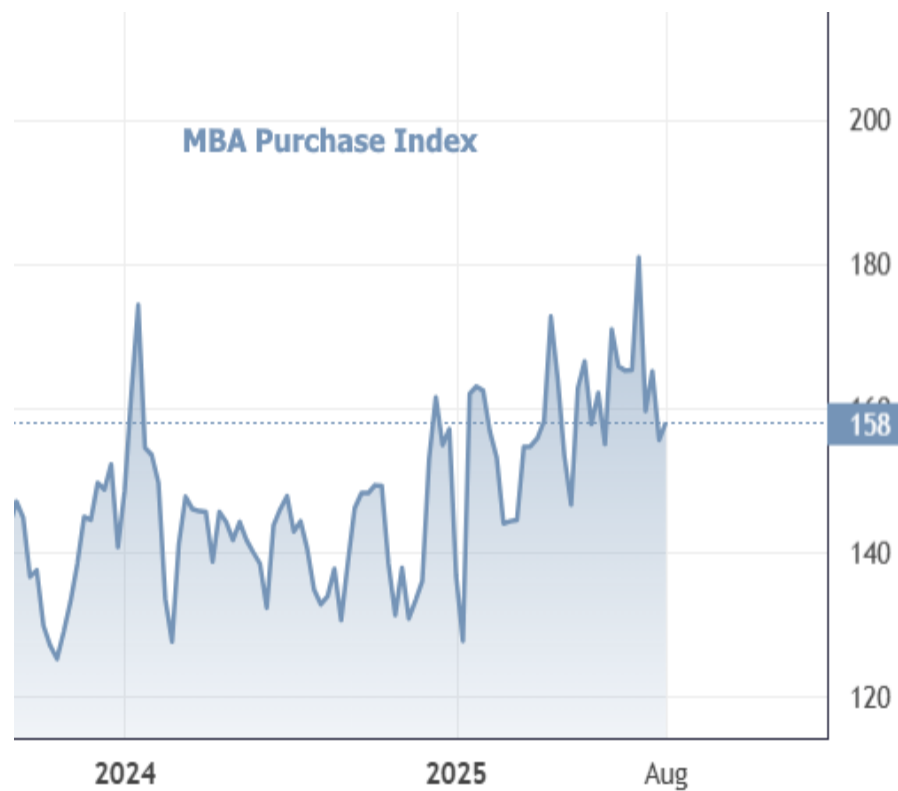
Mortgage application activity rebounded last week as falling rates boosted both purchase and refinance demand. The Mortgage Bankers Association’s weekly survey for the week ending August 1, 2025, showed a 3.1% increase in the seasonally adjusted Composite Index from the prior week.

“Mortgage rates moved lower last week, following declining Treasury yields as economic data releases signaled a weakening U.S. economy,” said Joel Kan, MBA’s Vice President and Deputy Chief Economist. “As a result, the 30-year fixed rate decreased for the third straight week to 6.77%, and applications for both purchase and refinance increased.”

The Refinance Index rose 5% week-over-week and is 18% higher than the same week in 2024.



The seasonally adjusted Purchase Index increased 2% (unadjusted up 1%) and is also 18% above year-ago levels.



The refinance share of total mortgage applications increased to 41.5% from 40.7% the previous week. It's now at its highest level since April. The adjustable-rate mortgage (ARM) share rose to 8.5%. FHA share edged down to 18.5% from 18.8%, while VA share increased to 13.3% from 12.2%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.77% (from 6.83%) | **Points:** 0.59 (from 0.60)
- **15yr Fixed:** 6.03% (from 6.12%) | **Points:** 0.66 (from 0.64)
- **Jumbo 30yr:** 6.65% (from 6.74%) | **Points:** 0.59 (from 0.51)
- **FHA:** 6.47% (from 6.56%) | **Points:** 0.81 (from 0.83)
- **5/1 ARM:** 6.06% (from 6.22%) | **Points:** 0.49 (from 0.51)

Rates have been very flat in the present week, but generally holding the low levels achieved after last Friday's jobs report. This should make for solid refi demand in next week's application data. The next wave of momentum could shift for better or worse after next Tuesday's inflation data.