

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



Nickolas Inhelder

Mortgage Broker, In Clear
To Close - InCTC LLC

www.AslanHLC.com

P: (720) 446-8778

M: (858) 229-9533

nick@inclearclose.com

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD



Refi Demand Improves While Purchase Applications Edge Lower

Mortgage applications decreased modestly last week, with overall volume slipping 1.2%. The Mortgage Bankers Association’s weekly survey showed a decline in the seasonally adjusted Composite Index for the week ending August 29, 2025.

“Mortgage rates declined last week, with the 30-year fixed rate falling to its lowest level since April at 6.64 percent. However, that was not enough to spark more application activity,” said Joel Kan, MBA’s Vice President and Deputy Chief Economist. “Refinance applications saw a small increase, driven by FHA and VA refinances, but conventional refinances declined. Purchase activity pulled back, after a four-week run of increases, as slower homebuying activity led to declines in applications across loan types.”

The Refinance Index rose 1% from the previous week and is 20% higher than the same week a year ago.



The Purchase Index decreased 3% on a seasonally adjusted basis but remains 17% above last year's level.



The refinance share of total mortgage applications increased to 46.9%. ARM share rose to 8.8%. FHA share moved up to 19.9%, while VA share climbed to 13.8%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.64% (from 6.69%) | **Points:** 0.59 (from 0.60)
- **15yr Fixed:** 5.84% (from 6.03%) | **Points:** 0.84 (from 0.77)
- **Jumbo 30yr:** 6.58% (from 6.67%) | **Points:** 0.39 (from 0.44)
- **FHA:** 6.31% (from 6.35%) | **Points:** 0.74 (from 0.80)
- **5/1 ARM:** 5.90% (from 5.94%) | **Points:** 0.34 (from 0.68)

Mortgage rates continued to move mostly lower since MBA's survey cut-off and, in daily terms, are at a new 11-month low today. This should help sustain refinance momentum, while purchase demand is typically less readily influenced by rates over such short time horizons.