HOUSING CONNECTION

Mortgage and Real Estate News That Matters



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.

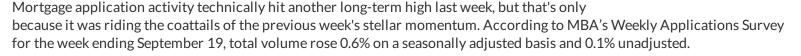
That's why we dedicate our every resource to serve as your personal guide through the lending process, solving problems, building confidence. Aslan has access to every lending option leading to the purchase or refinance of a residential home loan.

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.

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Mortgage Apps Barely Advance Thanks to Previous Week's Momentum



The Refinance Index increased 1% from the previous week and is running 42% higher than the same week one year ago. The modest improvement was likely driven by the lower rates available early in the survey period. As rates have snapped back to slightly higher levels, it makes good sense to see things level-off.

"Interest rates generally have moved up following the FOMC meeting last week but remain in a range that is favorable for many borrowers," said Joel Kan, MBA's Vice President and Deputy Chief Economist.

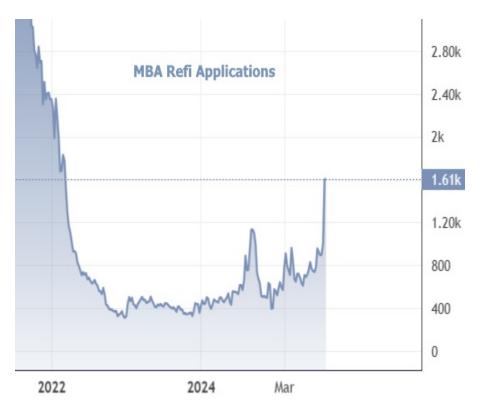


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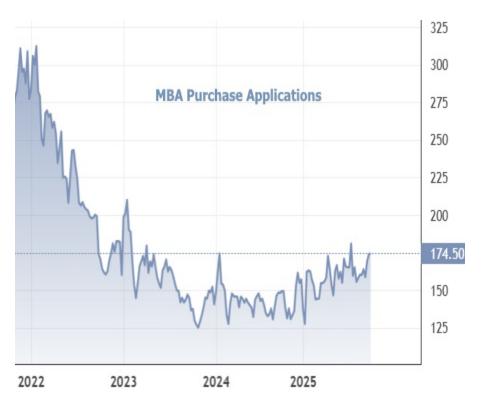
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Purchase applications were similarly steady, with the seasonally adjusted index up 0.3% and the unadjusted index down 1% while remaining 18% stronger than a year ago.



The refinance share of mortgage activity increased to 60.2% of total applications. The adjustable-rate mortgage (ARM) share decreased to 8.9%. The FHA share of total applications fell to 15.7%, while the VA share rose to 17.5%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.34% (from 6.39%) | **Points:** 0.57 (from 0.54)
- **15yr Fixed:** 5.70% (from 5.63%) | **Points:** 0.69 (from 0.58)
- **Jumbo 30yr:** 6.44% (from 6.48%) | **Points:** 0.34 (from 0.35)
- FHA: 6.14% (from 6.14%) | Points: 0.74 (from 0.68)
- **5/1 ARM:** 5.53% (from 5.65%) | **Points:** 0.49 (from 0.41)