



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](http://www.AslanHLC.com)

**P:** (720) 446-8778

**M:** (858) 229-9533

[nick@inclearclose.com](mailto:nick@inclearclose.com)

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD



## Purchase Demand Near Best Levels Since January 2023

Mortgage applications posted a modest increase last week, even as rates ticked slightly higher. According to MBA’s Weekly Applications Survey for the week ending November 7, total volume rose 0.6% on a seasonally adjusted basis and dipped 1% unadjusted.

The Refinance Index fell 3% from the previous week but remains 147% higher than the same week one year ago. Despite the pullback, refi activity is still running at levels far stronger than anything seen in 2023 or 2024. Larger-balance borrowers continue to drive the category, though rising rates led to the smallest average refinance loan size in more than a month.

Viewed in context, refi demand is still well into post-2020 recovery territory, even if weekly swings look choppy.



“Purchase applications picked up almost 6 percent over the week to the strongest pace since September, despite mortgage rates increasing slightly, with the 30-year fixed rate rising to 6.34 percent,” said Joel Kan, MBA’s Vice President and Deputy Chief Economist. “Purchase applications for conventional, FHA, and VA loans increased, as potential homebuyers continue to shop around, particularly in markets where inventory has increased and sales price growth has slowed. Based on the unadjusted purchase index for the week, this was the strongest start to November since 2022.”

He added that higher rates cooled refi demand, particularly among conventional and VA borrowers.

Purchase activity rose 6% on a seasonally adjusted basis and 3% unadjusted, climbing 31% above the same week a year ago. After the slower stretch in late summer and early fall, purchase volume is finally showing signs of seasonal resilience.



The refinance share of mortgage activity declined to 55.6% of total applications. The adjustable-rate mortgage (ARM) share decreased to 7.8%. FHA share increased to 19.4%, VA share edged down to 14.8%, and USDA share slipped to 0.2%.

**Mortgage Rate Summary:**

- **30yr Fixed:** 6.34% (from 6.31%) | **Points:** 0.62 (from 0.58)
- **15yr Fixed:** 5.70% (from 5.65%) | **Points:** 0.64 (from 0.61)
- **Jumbo 30yr:** 6.46% (from 6.43%) | **Points:** 0.38 (from 0.33)
- **FHA:** 6.14% (from 6.13%) | **Points:** 0.76 (from 0.73)
- **5/1 ARM:** 5.50% (from 5.56%) | **Points:** 0.85 (from 0.86)

After holding near one-year lows through late October, mortgage rates have drifted slightly higher as Treasury yields stabilized following the Fed meeting. Even so, rates remain well below their 2023 peaks, keeping purchase activity on firmer footing and maintaining a large year-over-year advantage for refinance demand.

