

A message from Nickolas Inholder:

## 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 Inholder**

Mortgage Broker, In Clear To Close - InCTC LLC

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

P: (720) 446-8778

M: (858) 229-9533

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

1777 S. Harrison St.  
Denver CO 80210

2037157 - CO, FL  
2656899 - AL, CO, FL, SD



## ALERT: Down an Eighth From Highs After 10am Data

- ISM N-Mfg PMI (Dec)
  - 54.4 vs 52.3 f'cast, 52.6 prev
- ISM Services Employment (Dec)
  - 52.0 vs -- f'cast, 48.9 prev
- ISM Services New Orders (Dec)
  - 57.9 vs -- f'cast, 52.9 prev
- ISM Services Prices (Dec)
  - 64.3 vs -- f'cast, 65.4 prev
- JOLTs Job Quits (Nov)
  - 3.161M vs -- f'cast, 2.941M prev
- USA JOLTS Job Openings (Nov)
  - 7.146M vs 7.60M f'cast, 7.670M prev

ISM's non-manufacturing PMI is leading the charge in the 10am hour. It was stronger across the board with a notable uptick in new orders and employment. Any time this report shows a relatively large uptick in employment, it's a concern on NFP week.

Job openings fell (good for rates), but that was offset by an increase in the "quits" rate (higher = worse for rates).

MBS are down an eighth of a point from AM highs and 10yr yields are up 2bps from before the data at 4.158 (still down modestly on the day).