



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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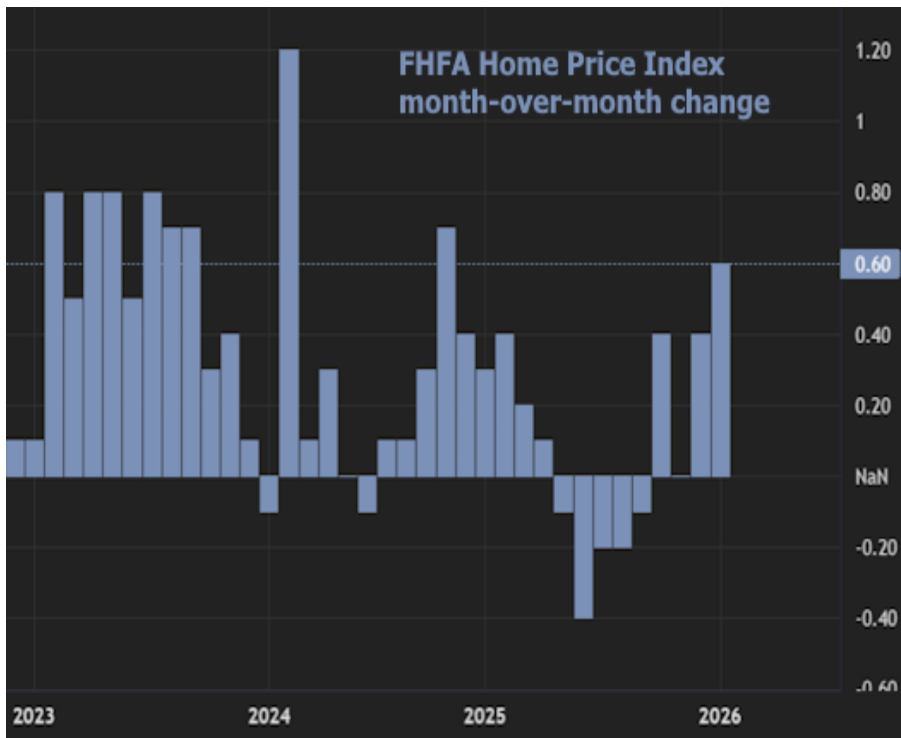
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November Was Best Month of Home Price Appreciation in More Than a Year

Both the FHFA and the S&P/Cotality Case-Shiller home price indices released November data this week, and the combined message is that home price appreciation continues doing better than it had been in the middle of 2025.

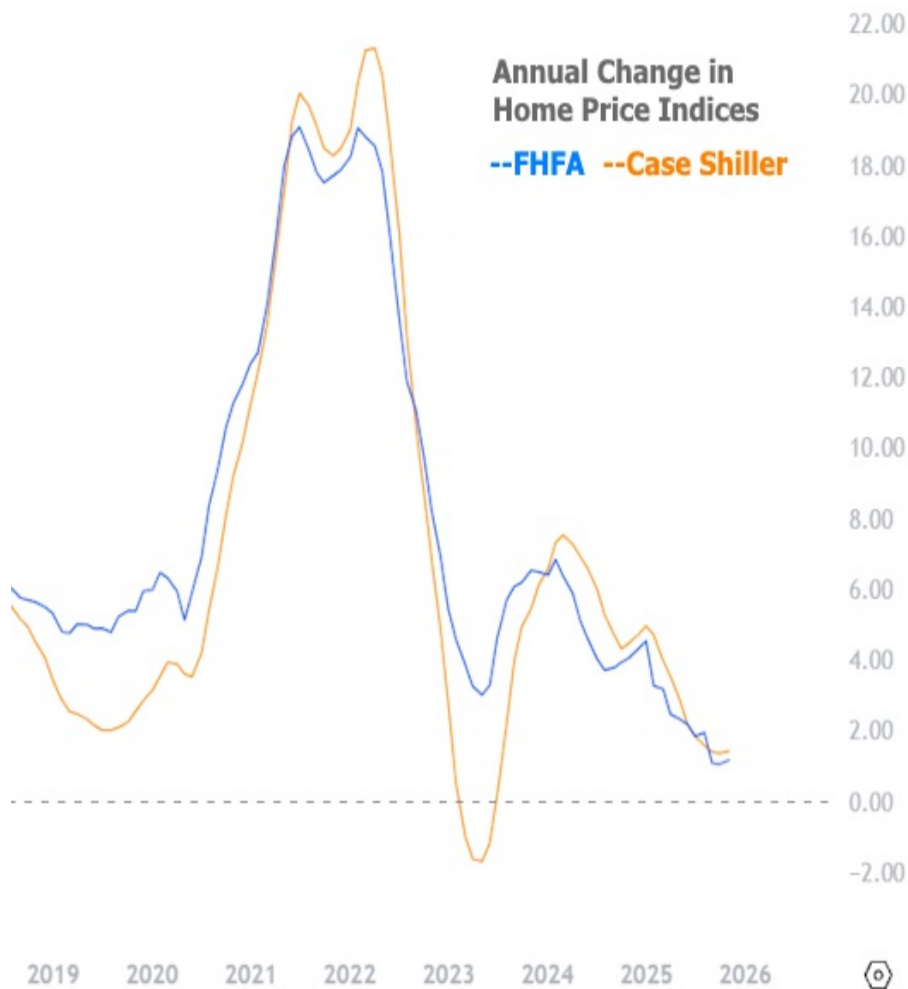
FHFA’s seasonally adjusted House Price **Index** paints clearest picture with seasonally adjusted home prices up **0.6% month-over-month** in November and **1.9% year-over-year**. This is the 2nd month in a row with price appreciation at the highest levels in more than a year.





Both data sets highlight regional differences. Monthly price changes ranged from flat in the Middle Atlantic to **+1.1%** in the East South Central division. Over the past year, prices declined **0.4%** in the Pacific division but climbed as much as **5.1%** in the East North Central region—broadly echoing Case-Shiller’s Midwest-versus-Sun-Belt divide.

The Case-Shiller **U.S. National Home Price Index** posted a **1.4% year-over-year gain** in November, unchanged from October. While this is one of the lowest readings of the past several years, it's also one of the first time the index moved higher from the previous month in more than a year.



On a month-to-month basis, the seasonally adjusted index rose **0.4%**. The 20-City Composite posted a **1.4% annual gain**, up slightly from 1.3% previously, and increased **0.5% month-over-month** after seasonal adjustment.

Regional divergence continues to define the Case-Shiller data. Midwestern and Northeastern markets remain relative standouts, led by Chicago (+5.7%), New York (+5.0%), and Cleveland (+3.4%). In contrast, several former Sun Belt leaders remain under pressure, with Tampa down 3.9% year-over-year, while Phoenix, Dallas, and Miami all posted annual declines near or above 1%.

FHFA House Price Index

- **MoM:** +0.6% in November.
- **YoY:** +1.9% vs. November 2024.

S&P/Cotality Case-Shiller Indices

- **U.S. National YoY:** +1.4%.
- **20-City Composite YoY:** +1.4%.
- **National MoM (SA):** +0.4%.
- **20-City MoM (SA):** +0.5%.