



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.

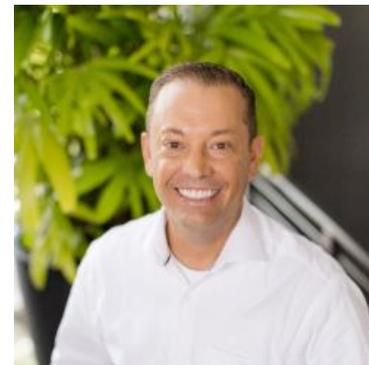
Yes to the lending solution that meets every client’s unique needs and wants.

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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Winter Weather Puts Purchase Applications on Ice

Mortgage application activity moved lower again last week, extending the pullback from January’s earlier burst of demand as weather disruptions and softening purchase activity weighed on overall volume.

The Mortgage Bankers Association (MBA) reported that applications declined **8.9%** for the week ending January 30. The Market Composite Index fell 8.9% on a seasonally adjusted basis, while rising 4% on an unadjusted basis, highlighting the continued volatility in weekly application data following a period of unusually strong activity earlier in the month.

This week, purchase activity took center stage and drove much of the weakness. The seasonally adjusted Purchase Index dropped **14%** from the prior week, while unadjusted purchase applications increased 2% but were only **4%** higher than the same week one year ago—lowest levels since November 2025 and the **weakest annual increase since April 2025**. Joel Kan, MBA’s Vice President and Deputy Chief Economist, pointed to Winter Storm Fern as a key factor, noting that widespread snowfall likely hampered homebuying activity across large parts of the country.





Refinance volume also declined, though by a smaller margin. The Refinance Index fell **5%** from the previous week but remained **117%** higher than a year earlier. Despite mortgage rates edging modestly lower, Kan noted that the change was not significant enough to materially boost refinance demand.



The composition of application activity shifted slightly. The refinance share of total applications increased to **57.1%**, while ARM share dipped to **7.5%**. FHA share declined to 17.8%, VA share rose to 15.8%, and USDA share eased to 0.4%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.21% (from 6.24%) | **Points:** 0.56 (from 0.55)
- **15yr Fixed:** 5.61% (from 5.64%) | **Points:** 0.63 (from 0.61)
- **Jumbo 30yr:** 6.32% (from 6.34%) | **Points:** 0.34 (from 0.40)
- **FHA:** 6.04% (from 6.06%) | **Points:** 0.67 (from 0.75)
- **5/1 ARM:** 5.37% (from 5.56%) | **Points:** 0.58 (from 0.80)