

# HOUSING NEWSLETTER

The Week's Most Important Housing News

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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## Rates at 3-Year Lows Despite Market Volatility After Tariff Ruling

In addition to being shortened by Monday's holiday, this week's economic data didn't spark any big reactions in the bond market. Even after The Supreme Court ruled against certain recently-applied tariffs, rates managed to end the week right in line with the lowest levels in more than 3 years.

The bond market dictates interest rates, and the tariff news was the biggest event of the week for bonds. The following chart shows the 10yr Treasury yield, a common benchmark for longer-term rates such as mortgages.

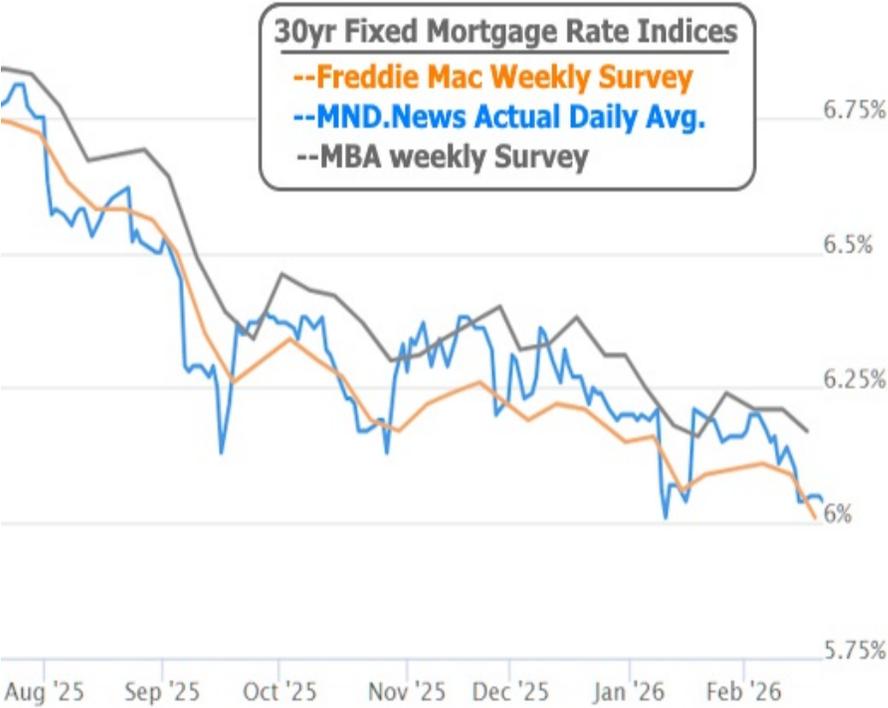


While the ruling easily prompted the highest volume of the week and the sharpest move, neither were especially large in the bigger picture. The following chart is the same as above, but going back to the beginning of the month as opposed to the beginning of the week.



Granted, there could be some more volatility and momentum in the future due to the way the tariff-related news plays out, but the market isn't jumping to any immediate conclusions. This allowed mortgage rates to glide down to their lowest level in more than 3 years (depending on your measurement of choice).

MND's daily survey logged only one other day (January 9th) that had lower daily rates compared to this week's low.



But in terms of MND's weekly averages or Freddie Mac's weekly survey, there's no contest: it was the best week since September 2022.

