



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.

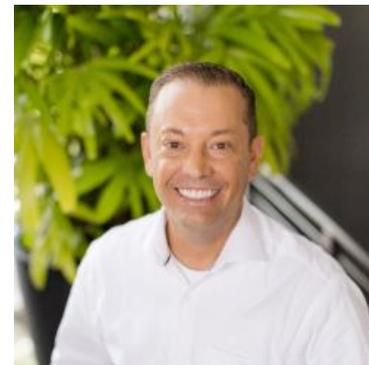
**Yes** to the lending solution that meets every client’s unique needs and wants.

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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## Mortgage Demand Calm Before The Storm?

Mortgage application activity edged ever-so-slightly higher last week, with the Mortgage Bankers Association (MBA) reporting an increase of **0.4%** on a seasonally adjusted basis for the week ending February 20.

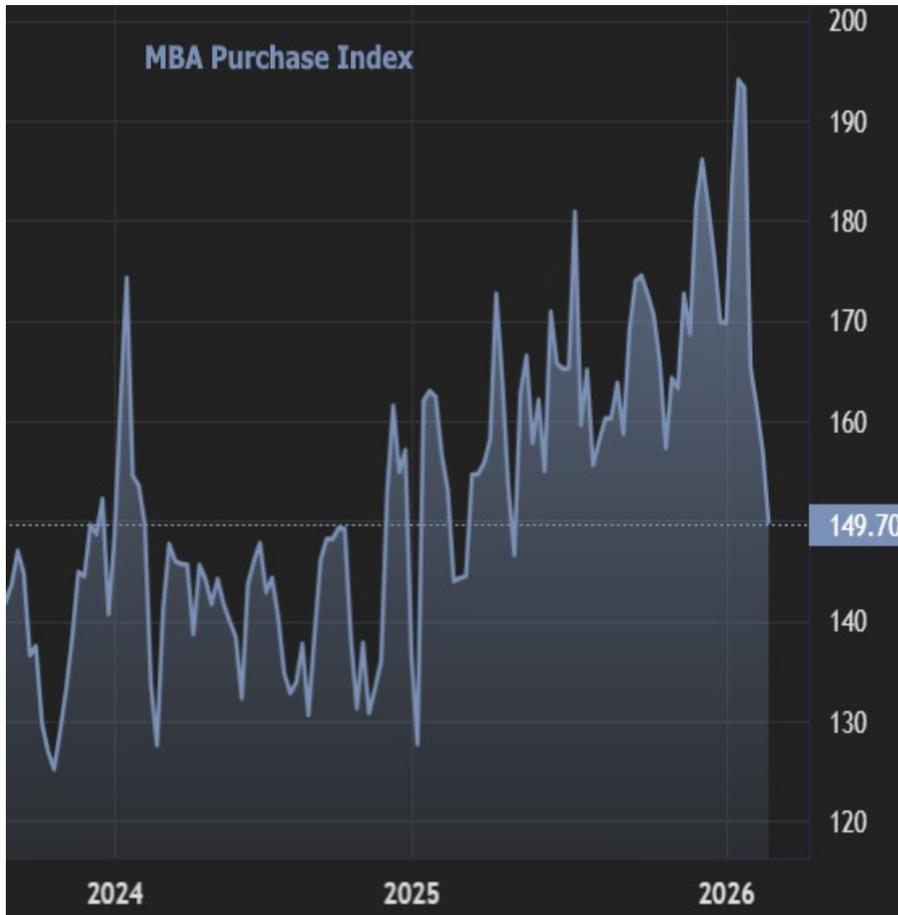
Refi applications continue to do the heavy lifting. The Refinance Index increased **4%** from the previous week and was **150%** higher than the same week one year ago. Conventional refinance applications rose 5% for the week, while VA refinances jumped 26%, as rates declined to their lowest levels since September 2022.

Notably, rates have moved even lower this week and have held these new multi-year lows in very stable fashion. If history is any guide, this should lead to an even higher refi index next week.





Purchase demand moved lower, falling **5%** on a seasonally adjusted basis, though activity remains **12% higher** than the same week one year ago.



Joel Kan, MBA's Vice President and Deputy Chief Economist, attributed the modest increase in overall activity to declining Treasury yields, which helped push the 30-year fixed rate to its lowest level in several months.

The composition of activity shifted further toward refinances. The refinance share of total applications increased to **58.6%** from 57.4% the prior week, while ARM share held steady at **8.2%**. FHA share decreased to **16.1%**, VA share rose to **18.7%**, and USDA share remained unchanged at **0.4%**.

#### Mortgage Rate Summary:

- **30yr Fixed:** 6.09% (from 6.17%) | **Points:** 0.53 (from 0.56)
- **15yr Fixed:** 5.48% (from 5.50%) | **Points:** 0.70 (from 0.73)
- **Jumbo 30yr:** 6.20% (from 6.21%) | **Points:** 0.42 (from 0.27)
- **FHA:** 5.97% (from 5.99%) | **Points:** 0.65 (unchanged)
- **5/1 ARM:** 5.23% (from 5.29%) | **Points:** 0.41 (from 0.62)