



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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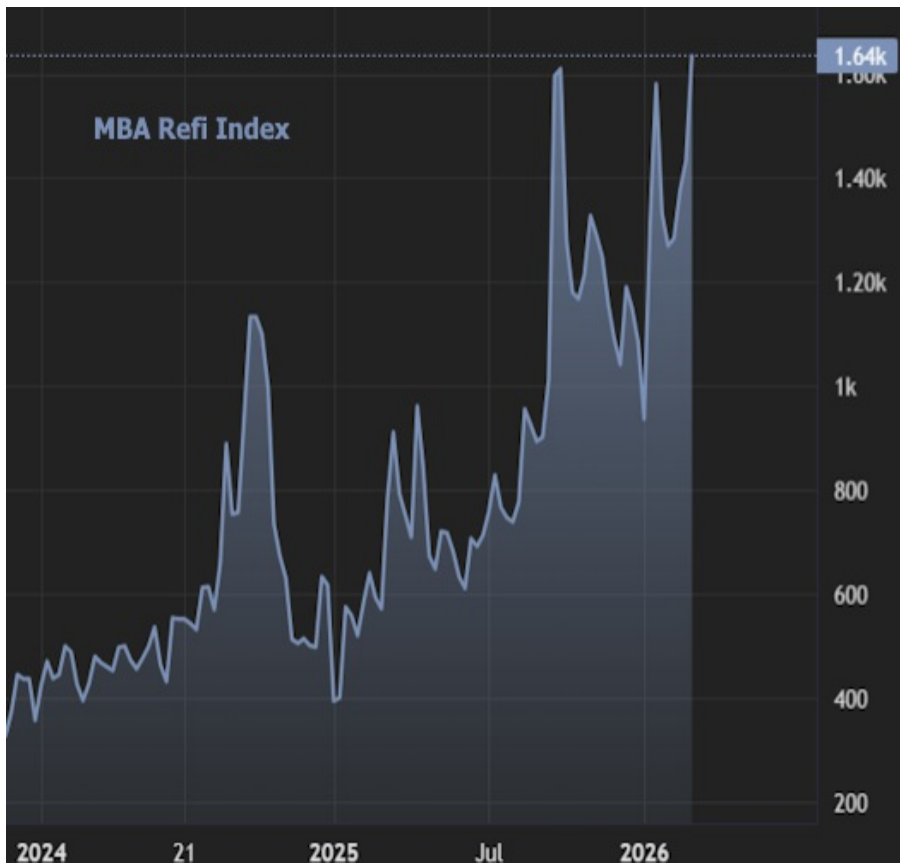
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## Highest Refi Demand in 4 Years After Last Week's Rate Rally

Mortgage application activity surged last week in response to headlines of mortgage rates stably holding multi-year lows. The Mortgage Bankers Association (MBA) reported an increase of **11.0%** on a seasonally adjusted basis for the week ending February 27.

Refi applications once again led the charge, jumping **14.3%** from the previous week and **109% higher** vs the same week one year ago. Conventional refi apps rose **20%** for the week, marking the fourth consecutive weekly increase and the **strongest pace since 2022**.



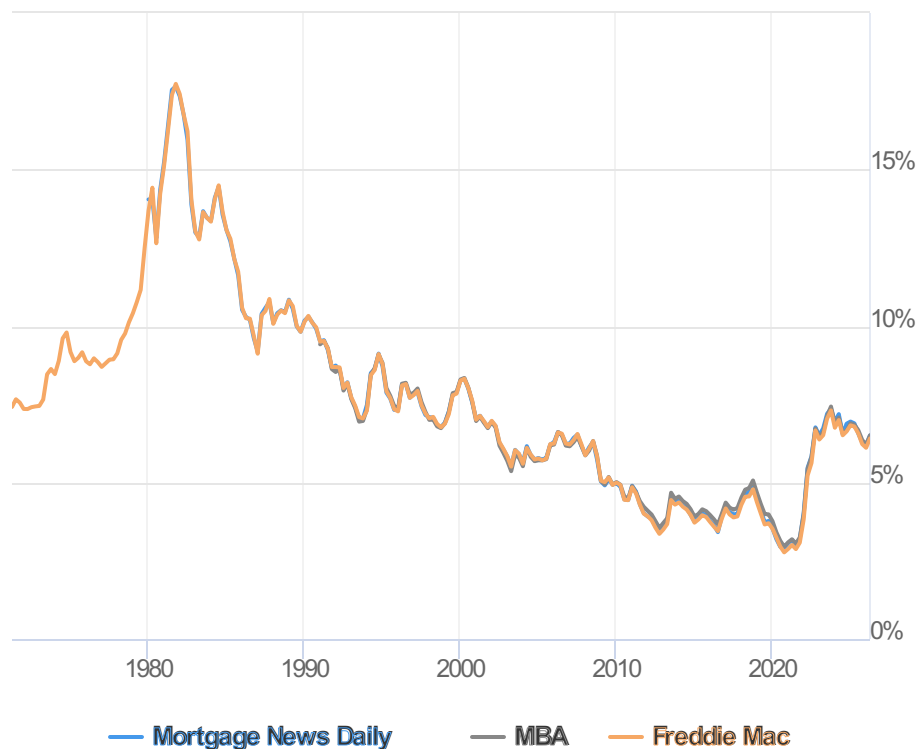


Purchase demand also strengthened. The seasonally adjusted Purchase Index increased **6.1%** from one week earlier and was **10% higher** than the same week one year ago. Lower rates and a gradual improvement in housing inventory continue to support buyer activity as the spring market approaches.



The composition of activity shifted further toward refinances. The refinance share of total applications increased to **59.8%** from 58.6% the prior week, while ARM share rose to **8.8%**. FHA share decreased to **15.8%**, VA share declined to **17.1%**, and USDA share remained unchanged at **0.4%**.

Notably, the present week has seen a significant shift in rates with the average lender jumping back to early February levels.



#### Mortgage Rate Summary:

- **30yr Fixed:** 6.09% (unchanged) | **Points:** 0.52 (from 0.53)
- **15yr Fixed:** 5.49% (from 5.48%) | **Points:** 0.60 (from 0.70)
- **Jumbo 30yr:** 6.16% (from 6.20%) | **Points:** 0.31 (from 0.42)
- **FHA:** 5.97% (unchanged) | **Points:** 0.62 (from 0.65)
- **5/1 ARM:** 5.32% (from 5.23%) | **Points:** 0.51 (from 0.41)