



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.

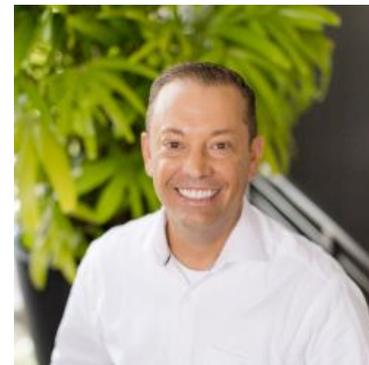
**Yes** to the lending solution that meets every client’s unique needs and wants.

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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## Purchase Applications Buoy Mortgage Demand Amid Rising Rates

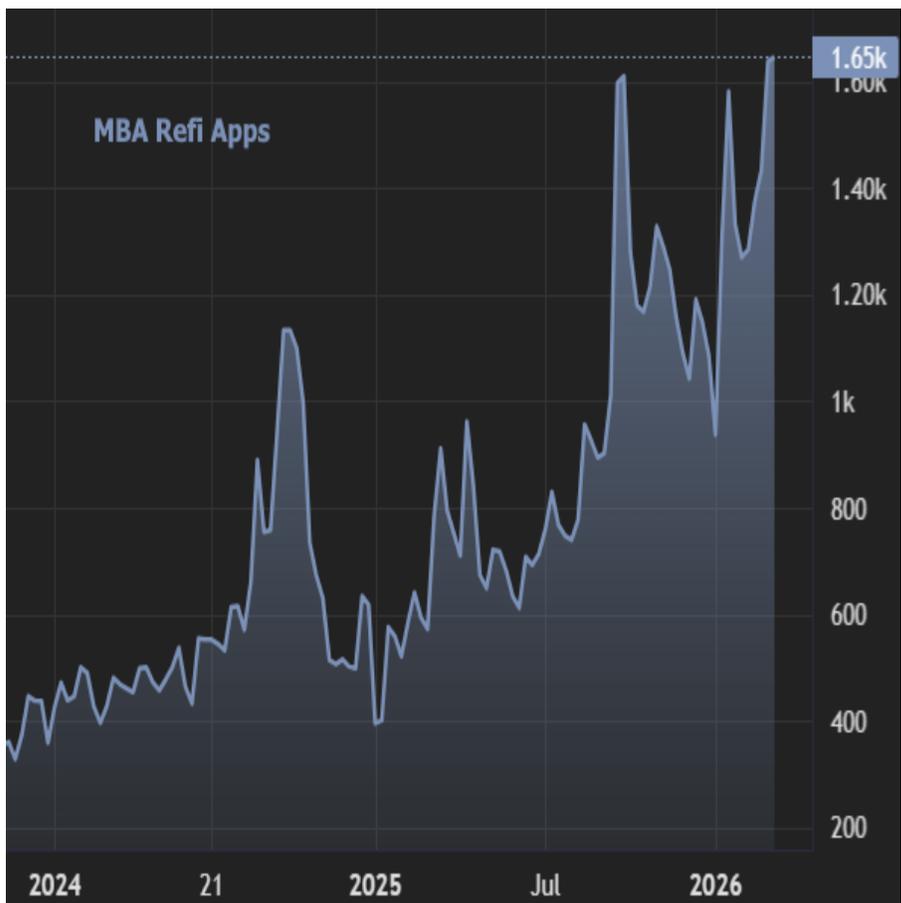
Mortgage application activity continued to move higher last week, though the pace slowed considerably as financial markets turned volatile and mortgage rates moved back up from their recent lows. The Mortgage Bankers Association (MBA) reported an increase of **3.2%** on a seasonally adjusted basis for the week ending March 6.

This week it was purchase demand doing the heavy lifting. The seasonally adjusted Purchase Index increased **7.8%** from one week earlier and was **11% higher** than the same week one year ago. MBA noted that purchase activity continues to track ahead of last year’s pace as improving inventory levels support more transactions.





Refinance activity was largely flat by comparison. The Refinance Index edged just **0.5%** higher from the previous week but still remained **81% higher** than the same week one year ago.



According to MBA Chief Economist Mike Fratantoni, markets were unsettled by geopolitical developments during the week, pushing longer-term interest rates higher. The average 30-year conforming mortgage rate rose back above 6% after briefly dipping below that threshold in recent weeks.

The composition of activity shifted slightly away from refinances. The refinance share of total applications decreased to **57.8%** from 59.8% the prior week, while ARM share increased to **8.9%**. FHA share rose to **17.1%**, VA share declined to **16.1%**, and USDA share remained unchanged at **0.4%**.

#### Mortgage Rate Summary:

- **30yr Fixed:** 6.19% (from 6.09%) | **Points:** 0.58 (from 0.52)
- **15yr Fixed:** 5.54% (from 5.49%) | **Points:** 0.68 (from 0.60)
- **Jumbo 30yr:** 6.26% (from 6.16%) | **Points:** 0.30 (from 0.31)
- **FHA:** 6.02% (from 5.97%) | **Points:** 0.70 (from 0.62)
- **5/1 ARM:** 5.26% (from 5.32%) | **Points:** 0.64 (from 0.51)