



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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Another Big Drop in Refi Demand, But Still Higher Year Over Year

Mortgage applications fell **for the third consecutive week** amid an increasingly volatile rate environment. The Mortgage Bankers Association (MBA) reported a decrease of **10.4%** on a seasonally adjusted basis for the week ending March 27.

The Refinance Index fell **17%** from the previous week, but remains **33%** higher than the same week one year ago.



Purchase activity also declined, with the seasonally adjusted Purchase Index dropping **3%**, just **1%** above year-ago levels.



MBA's Mike Fratantoni notes "higher rates are being offset somewhat by the buyer's market in many parts of the country – there are more homes for sale than buyers have seen in some time. Moreover, purchase applications for FHA and VA loans continue to hold up better than those for conventional buyers. However, the shocks of the jump in rates and the increase in overall economic uncertainty are likely having an impact on buyer confidence."

Once again, application activity shifted further away from refinances. The refinance share of total applications decreased to **45.3%** from 49.6% the prior week, while ARM share edged down to **8.0%**. FHA share decreased slightly to **19.5%**, VA share increased to **16.1%**, and USDA share held steady at **0.5%**.

Mortgage Rate Summary:

- **30yr Fixed:** 6.57% (from 6.43%) | **Points:** 0.65 (unchanged)
- **15yr Fixed:** 5.89% (from 5.83%) | **Points:** 0.75 (from 0.80)
- **Jumbo 30yr:** 6.59% (from 6.45%) | **Points:** 0.43 (from 0.56)
- **FHA:** 6.25% (from 6.15%) | **Points:** 0.81 (from 0.75)
- **5/1 ARM:** 5.67% (from 5.75%) | **Points:** 0.56 (from 0.68)