



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.

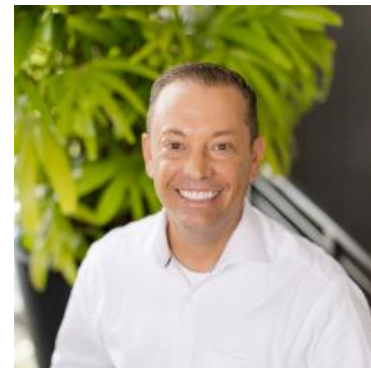
**Yes** to the lending solution that meets every client’s unique needs and wants.

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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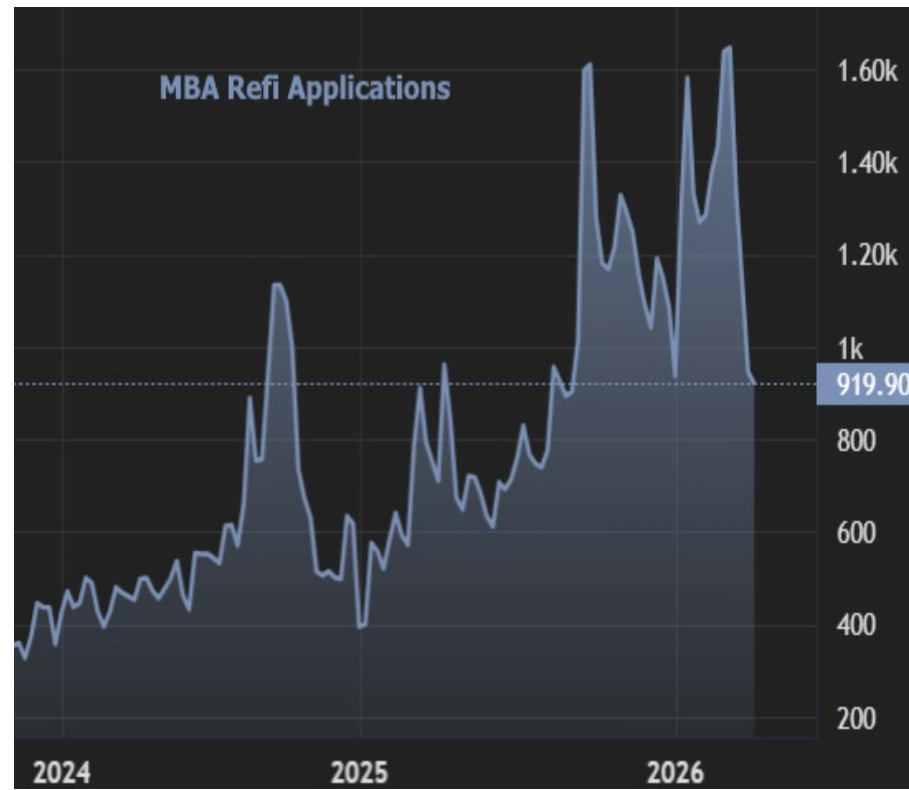
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## Mortgage Demand Contracted at a Slower Pace Last Week

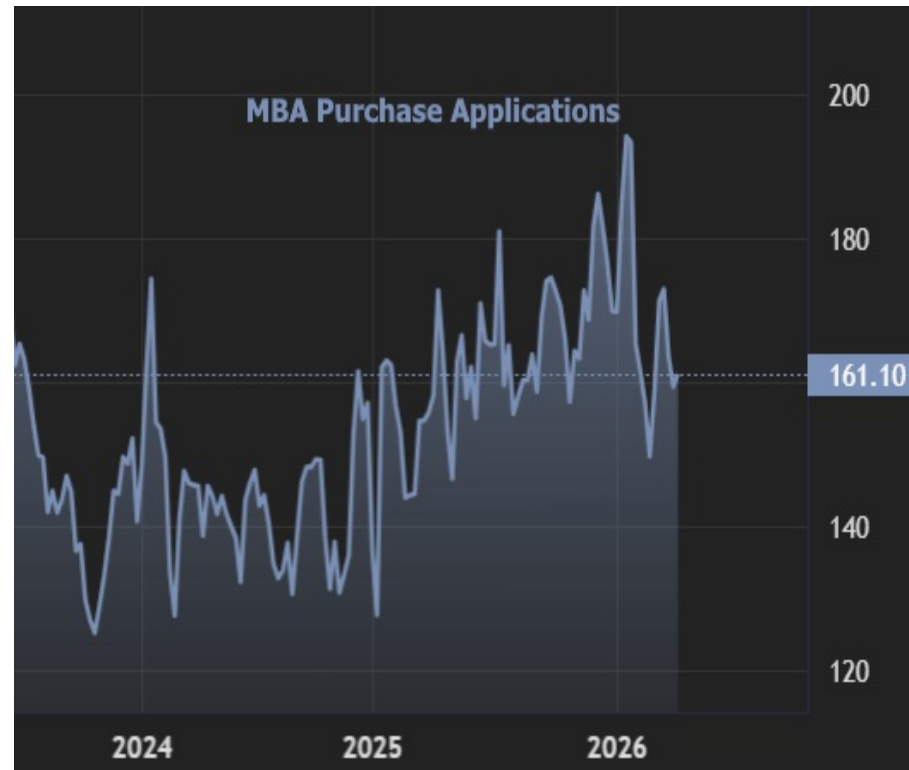
Mortgage applications dipped again last week, though the pace of decline slowed considerably. The Mortgage Bankers Association (MBA) reported a **0.8% decrease** on a seasonally adjusted basis for the week ending April 3.

Refinance activity continued to weaken, with the Refinance Index falling **3%** from the previous week and now sitting **4%** below year-ago levels. The slowdown reflects a sharp drop in borrower incentive following the recent run-up in rates.





Purchase activity showed modest resilience, with the seasonally adjusted Purchase Index rising **1%** from the prior week. However, demand remains softer overall, with purchase applications down **7%** compared to the same time last year—the first annual decline since early 2025.



MBA’s Joel Kan said “higher mortgage rates and continued economic uncertainty weighed down on mortgage applications again last week,” adding that refinance demand has dropped to its lowest level since December 2025. He also pointed out that some segments of the market are holding up better, particularly FHA and ARM loans, which continue to benefit from relatively lower rates and improving housing inventory in certain markets.

Application composition shifted slightly, with refinance share decreasing to **44.3%** from 45.3% the prior week. ARM share increased to **8.6%**. FHA share edged down to **19.3%**, while VA share held steady at **16.1%** and USDA share remained unchanged at **0.5%**.

#### Mortgage Rate Summary:

- **30yr Fixed:** 6.51% (from 6.57%) | **Points:** 0.61 (from 0.65)
- **15yr Fixed:** 5.90% (from 5.89%) | **Points:** 0.74 (from 0.75)
- **Jumbo 30yr:** 6.54% (from 6.59%) | **Points:** 0.35 (from 0.43)
- **FHA:** 6.22% (from 6.25%) | **Points:** 0.73 (from 0.81)
- **5/1 ARM:** 5.60% (from 5.67%) | **Points:** 0.68 (from 0.56)