



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.

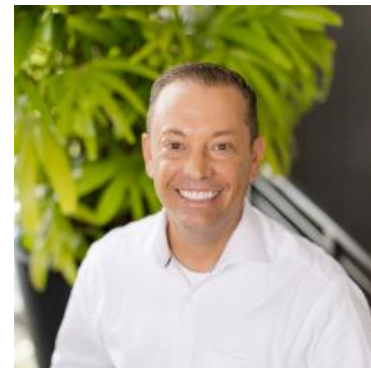
Yes to the lending solution that meets every client’s unique needs and wants.

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 Rise Again Despite Higher Rates and Fewer Refis

Mortgage applications eased modestly last week, giving back a small portion of the prior week’s sharp gains as rates moved slightly higher. The Mortgage Bankers Association (MBA) reported a **1.6% decrease** on a seasonally adjusted basis for the week ending April 24.

The pullback was driven by softer refinance demand, while purchase activity continued to improve. The Refinance Index fell **4%** from the previous week but remained **51%** higher than the same week one year ago. Meanwhile, the seasonally adjusted Purchase Index increased **1%** week over week and stood **21%** above last year’s level.





The average 30-year fixed mortgage rate increased slightly to **6.37%** from 6.35%, contributing to the decline in refinance activity. Even so, steady inventory gains and resilient demand appear to be supporting buyers during the spring market.

MBA's Mike Fratantoni said, "Mortgage rates increased slightly last week, with the 30-year fixed rate rising to 6.37 percent... More notably, purchase application activity was more than 20 percent above last year's pace... potential homebuyers certainly appear to be moving forward this spring and taking advantage of the more favorable inventory conditions in most parts of the country."

Application composition shifted further away from refinancing, with refinance share declining to **42.5%** from 44.2% the prior week. ARM share increased to **8.3%**. FHA share fell to **17.2%**, while VA share held steady at **15.0%** and USDA share remained unchanged at **0.5%**.

Mortgage Rate Summary:

- **30yr Fixed:** 6.37% (from 6.35%) | **Points:** 0.61 (unchanged)
- **15yr Fixed:** 5.77% (from 5.75%) | **Points:** 0.63 (from 0.69)
- **Jumbo 30yr:** 6.45% (from 6.43%) | **Points:** 0.38 (from 0.45)
- **FHA:** 6.09% (from 6.10%) | **Points:** 0.71 (unchanged)
- **5/1 ARM:** 5.66% (from 5.48%) | **Points:** 0.96 (from 0.89)