



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



Nickolas Inhelder

Mortgage Broker, In Clear To Close - InCTC LLC

www.AslanHLC.com

P: (720) 446-8778

M: (858) 229-9533

nick@inclearclose.com

1777 S. Harrison St.

Denver CO 80210

2037157 - CO, FL

2656899 - AL, CO, FL, SD

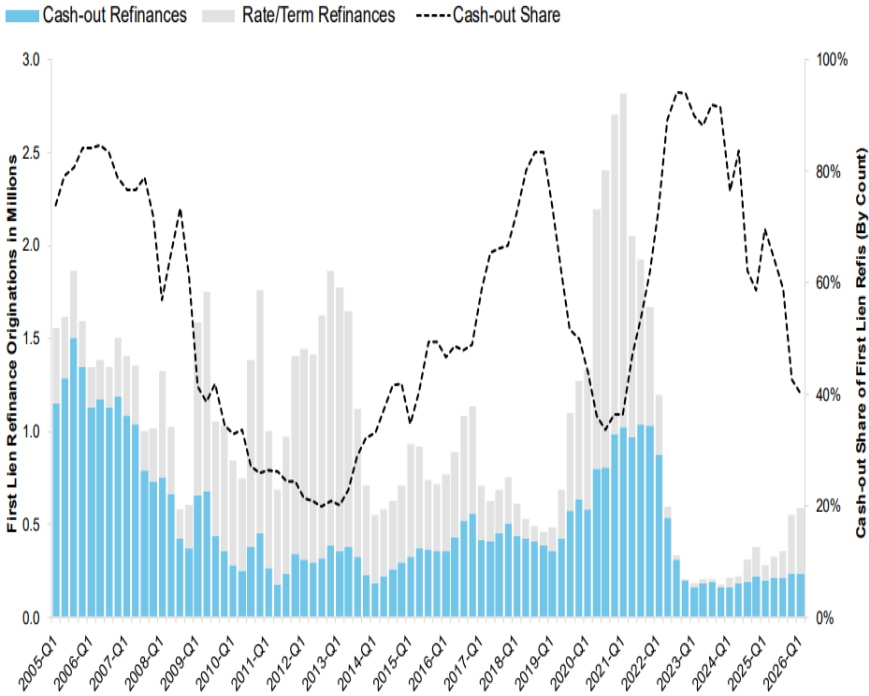
Servicer Retention Fell in Q1, But Remains at Multi-Year Highs

Refinance activity continued to recover in the first quarter of 2026, but mortgage servicers retained a smaller share of borrowers despite the stronger lending environment, according to the latest [ICE Mortgage Monitor](#).



ICE estimated that roughly **585,000** first-lien refinances totaling **\$242 billion** closed during the quarter, up from a revised **550,000** loans and **\$234 billion** in the fourth quarter of 2025. Refinance volume more than doubled compared with the same period last year and reached its highest quarterly level since early 2022.

First lien refinance activity

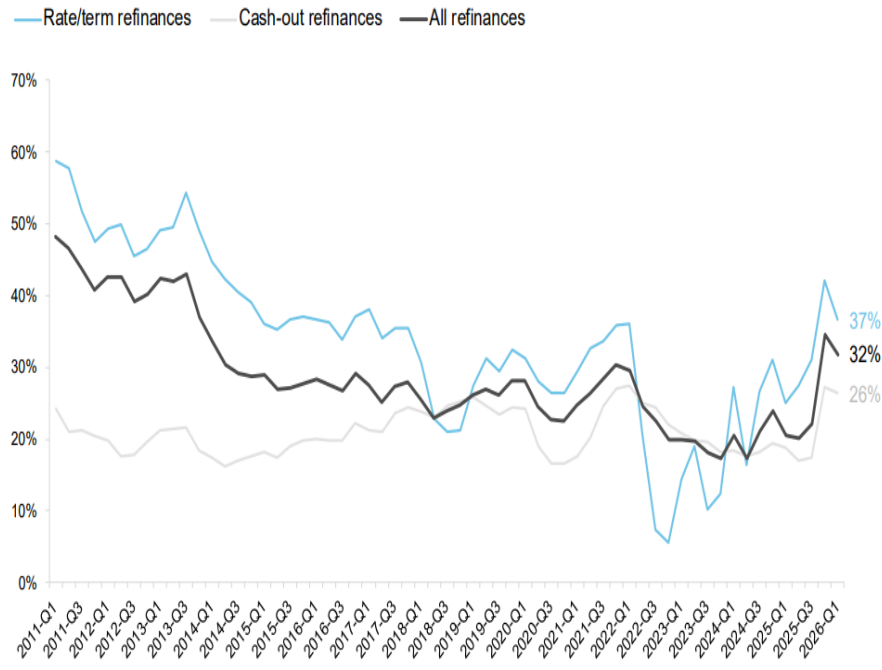


Refinances accounted for nearly **44%** of all mortgage originations in the first quarter, the highest share in four years. Rate-and-term refinances represented **60%** of overall refinance activity, marking a five-year high as lower mortgage rates improved borrower incentive.

Even with refinance activity gaining momentum, servicer retention weakened during the quarter. ICE reported that servicers retained **32%** of refinancing borrowers, down from **35%** in the prior quarter. Retention among rate-and-term refinances fell from **42%** to **37%**.

It should certainly be noted that, although retention moved lower in the most recent quarter, overall levels are still the highest in years and that rate/term refis, in particular, have ramped up steadily over the past 3 years.

Servicer retention rate of refinance transactions



Under normal market conditions, falling rates and stronger refinance demand tend to support higher retention levels as lenders and servicers aggressively target existing customers with refinance opportunities. ICE noted that relationship-driven recapture trends softened in the first quarter despite increased refinance eligibility and volume.

Unsurprisingly, the refinance wave remained heavily concentrated among newer mortgages (those with the highest initial rates compared to 2021 and prior). Borrowers refinancing loans originated between 2022 and 2025 made up **69%** of refinance activity during the quarter, while the average rate-and-term borrower had been in their previous mortgage for just **19 months**. The typical rate-and-term refiner also reduced their interest rate by **97 basis points**, lowering monthly payments by an average of **\$257**.