

HOUSING NEWSLETTER

The Week's Most Important Housing News

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



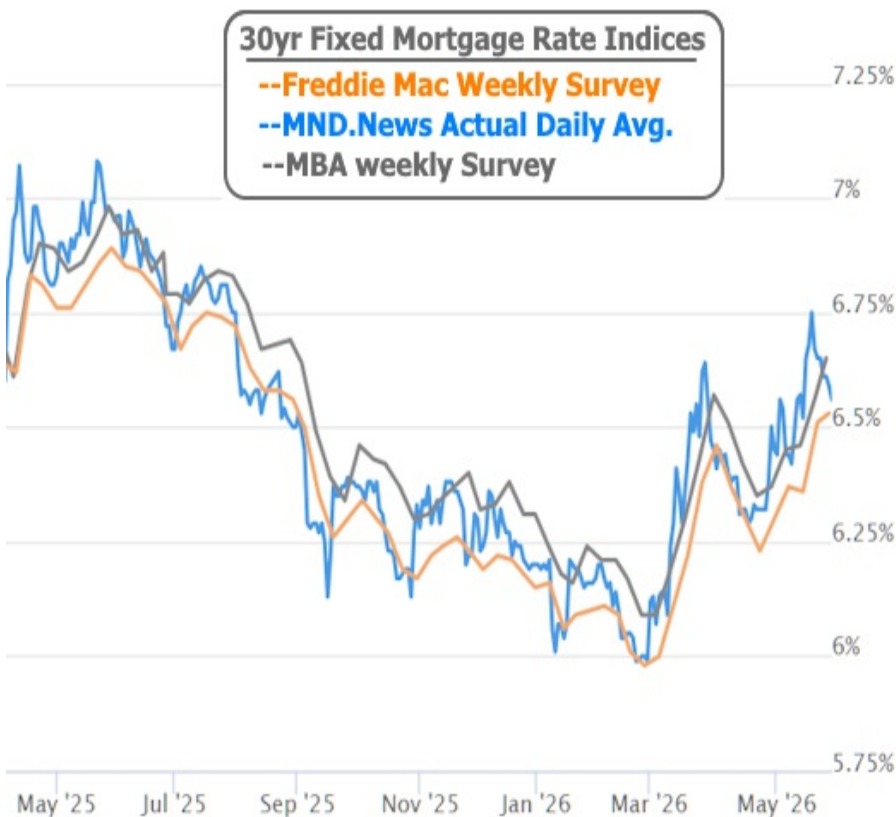
Lower Rates This Week. Is This New or Deja Vu?

Some news stories called out this week's mortgage rates as being the highest since last August, and while many of them came out only yesterday, this is really old news from last week.

Both the Mortgage Bankers Association (MBA) and Freddie Mac release weekly mortgage rate surveys on Wednesday and Thursday respectively. These well-regarded reports have been around so long that many news outlets continue treating them as the definitive word on weekly mortgage rate movement. But reality is more nuanced.

While the rate trends captured in each survey are broadly accurate over time, they tend to do a better job of providing a stale, weekly snapshot rather than the timely look at rates that most borrowers are interested in. Both reports take a trailing 5 day average and report it the following day.

When the rate market is experiencing a decent amount of back-and-forth volatility, that often results in headlines like "highest mortgage rates since August 2025" when, in fact, the week ended with the lowest rates since May 14th. In the chart below, simply follow the blue line for the more timely look at daily rate changes. Bottom line, the highest levels since August happened last week (as we reported at the time), and we've recovered nicely since then.



This week's improvement was primarily driven by the same thing that's been responsible for most of the volatility over the past 3 months: the Iran war. Starting on Monday (when U.S. markets were still closed for the holiday), news came out regarding The U.S. and Iran being close to agreeing on a one page framework for a memo of understanding that would end the war and begin a 60 day process of hashing out additional details for a permanent peace agreement.

If "memo" sounds familiar, that's because markets have been talking about it since early May ([as we covered at the time](#)). The underlying details of said memo don't appear to have changed much during that time. Instead, the market is responding to its sense of how close that memo is to being made official. It's not an oversimplification to say that every time a similar rumor/report hits the newswires, the more the market is willing to react.

Bottom line: yes, it is deja vu, but the market's sense of incremental progress is technically "something new."

