HOUSING CONNECTION
Mortgage and Real Estate News That Matters

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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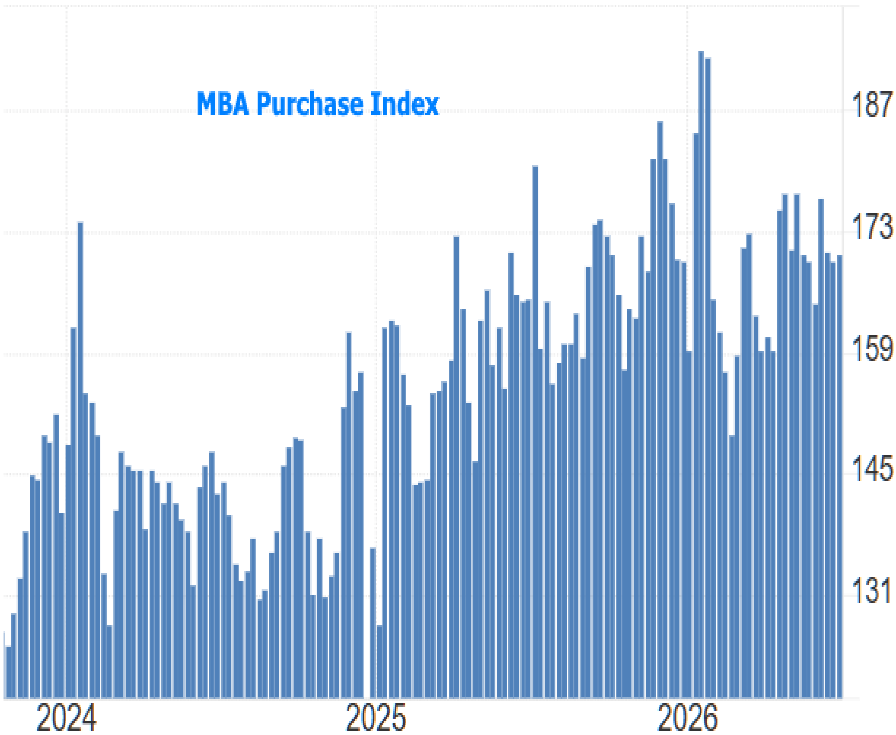
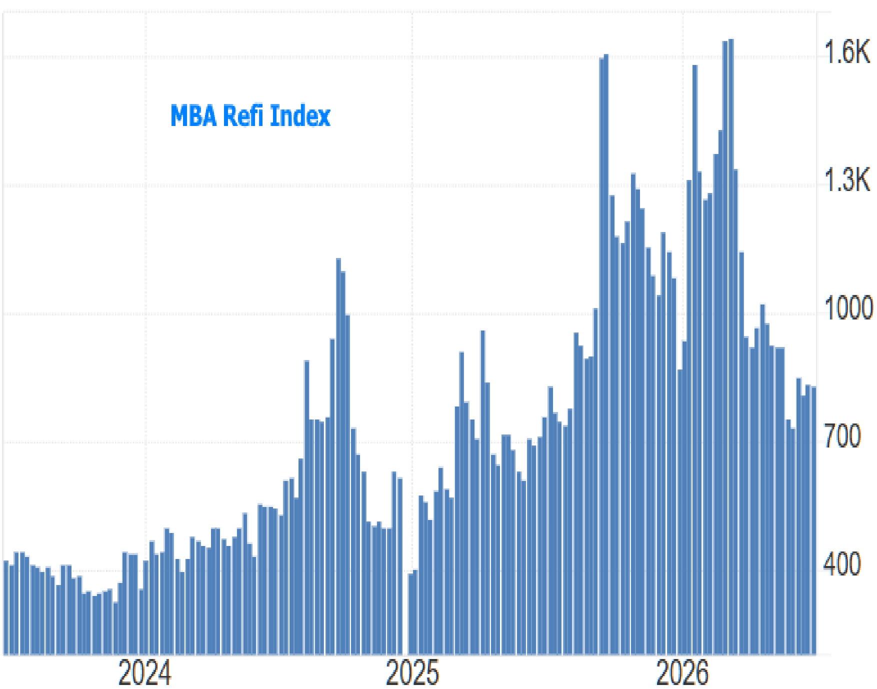
Mortgage Applications Flat, Purchase Activity Edges Higher

Mortgage application activity was essentially unchanged last week, as a modest increase in purchase demand offset a slight decline in refinancing. The Mortgage Bankers Association (MBA) reported a **0.04% increase** in total application volume on a seasonally adjusted basis for the week ending June 26.

Purchase activity provided the week's modest support. The seasonally adjusted Purchase Index increased **1%** from the previous week and remained **3%** higher than the same week one year ago, extending a trend of stronger year-over-year demand.



Refinance activity eased slightly, with the Refinance Index declining **1%** from the prior week while remaining **9%** above year-ago levels.



"Mortgage rates eased slightly last week as oil prices declined. As a result, mortgage applications increased modestly, with an uptick in purchase activity offsetting a smaller decline in refinances," said Joel Kan, MBA's Vice President and Deputy Chief Economist. "Purchase applications remain ahead of 2025's pace and have exhibited year-over-year growth for almost three months, as prospective homebuyers are finding opportunities in markets with ample inventory and easing home-price growth."

The refinance share of mortgage activity edged down to **41.4%** from 41.5%, while the ARM share declined to **7.6%**, its lowest level since January.

Government-backed application shares were mixed. FHA share decreased to **16.9%** from 17.9%, while VA share increased to **12.9%** from 12.3%. USDA share slipped to **0.4%** from 0.5%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.57% (from 6.59%) | **Points:** 0.65 (from 0.63)
- **15yr Fixed:** 6.00% (from 6.02%) | **Points:** 0.75 (from 0.69)
- **Jumbo 30yr:** 6.52% (unchanged) | **Points:** 0.38 (from 0.58)
- **FHA:** 6.27% (from 6.25%) | **Points:** 0.77 (from 0.76)
- **5/1 ARM:** 5.79% (from 5.68%) | **Points:** 0.94 (from 0.81)