



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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Only a Modest Decline For Mortgage Apps. Next Week Should Improve

Mortgage applications continued to lose ground as mortgage rates held near their highest levels in nearly three years. The Mortgage Bankers Association (MBA) reported a **2.7% decline** in total mortgage application volume for the week ending October 9.

That's an important date, because a substantial majority of a fairly sharp decline in interest rates occurred **AFTER** October 9. As such, next week's data is a great opportunity to see the impact of lower rates.

Purchase activity took another step back, with the seasonally adjusted Purchase Index falling **4%** for the week and running **16% below year-ago levels**. Refinances were nearly unchanged, slipping just 0.4%, but remained **56% lower** than a year earlier.

The average 30-year fixed mortgage rate edged up to **7.50%**, its highest level since November 2023 and more than a percentage point above its level a year ago. MBA's Joel Kan notes, “As a result, borrowers continue to rely more on ARM loans to help lower their monthly payments.”

ARMs accounted for **10.5% of all applications**, the highest share since October 2025. The refinance share also ticked higher, reaching 37.7% of total applications from 37.0% the previous week, with a 5% drop in FHA refinance applications being the main driver of the small overall decline.

Mortgage Rate Summary:

- **30yr Fixed:** 7.50% (from 7.49%) | **Points:** 0.83 (from 0.84)
- **15yr Fixed:** 6.87% (from 6.71%) | **Points:** 0.90 (from 1.05)
- **Jumbo 30yr:** 7.49% (from 7.39%) | **Points:** 0.70 (from 0.52)
- **FHA:** 7.19% (from 7.14%) | **Points:** 1.21 (from 1.36)
- **5/1 ARM:** 6.54% (from 6.43%) | **Points:** 1.13 (from 1.69)

