BLUE ARROW LENDING

Newsletter

Do the best you can until you know better. Then when you know better, do better"
~ Maya Angelou

IN THIS ISSUE

Why Fall 2025 Is the Perfect Time to Be a Homebuyer

Hello from Blue Arrow Lending!

After years of dizzying seller-favoring markets, fall 2025 is ushering in a refreshing change—it's your turn as a buyer to call the shots.

If you've been feeling priced out or sidelined by bidding wars, now's your time to explore, negotiate, and win as opportunities expand.

2025: What Changed For Buyers?

After a string of years dominated by low inventory and sky-high prices, the dynamics are shifting quickly. Here's what's going on:

- More homes on the market: National inventory is up nearly 12% compared to last year. In Colorado and many growing metros, it's even better!

- Prices stabilize & incentives return: Price growth has cooled. Sellers and builders are often offering closing cost credits, rate buydowns, and home upgrades—perks buyers haven't seen in years.

- Less competition: Fall listings get about 30% fewer views than peak summer. The "best week" to shop? October 12–18, when buyers enjoy the best choices and softest pricing.

- More negotiating power: You can ask for repairs, flexible closing dates, and other concessions that simply didn't fly in 2022 or 2023.

The Buyer's Market Perks

- You have TIME – Gone are the days of making offers sight-unseen! Listings are staying on the market longer, letting you compare and decide at your pace.

- Thorough inspections are back – No more waiving inspections just to win a home.

- Upgrades, repairs, and credits – Builders and motivated sellers want your offer and are willing to sweeten the deal.

How to Win in This Market

- Get pre-approved and plan boldly. Know your budget and stand out to sellers.
- Work with local experts. We sniff out hidden bargains, seasoned listings, and the best negotiation strategies for your market.
- Negotiate everything. Sellers are saying YES to more of your wish list.
- Be open to possibilities. With more homes to choose from, you can truly shop for your family's needs.

Mortgage Rates: Don't Let 'Perfect' Stop You

Rates have settled down from the highs of a couple years ago.

Yes, they're higher than record lows, but lower than last year (gasp, I remember helping folks buy at 8%!!), and you can often negotiate rate buydowns or look at refinance options later. Focus on the total value—including price drops, seller-paid closing costs, and long-term stability compared to rising rents.

One thing I tell my clients, is that you can refinance if interest rates go down. So focus on negotiating the best deal you can on the price of the home- because if the housing market softens - you can't go back and renegotiate on the price of the home.

BLUE ARROW
LENDING

Mortgage Rates Fall 2025

Mortgage rates have continued to slowly come back down to Earth. It wasn't that long ago that 7% and 8% were the norm. Now we have pulled back down to low 6% and sometimes in the 5% range depending on the type of loan. Which brings us back to rate from 3 years ago.

The good news is that we publish our interest rates every single day on our website, so it's super easy to follow the market. Want to receive alerts? We can send those out to you too.

Current Mortgage Rates

PURCHASE	PURCHASE	PURCHASE	PURCHASE
30-Year Fixed	**15-Year Fixed**	**30-Year Fixed FHA**	**30-Year Fixed VA**
Interest **6.125%**	Interest **5.625%**	Interest **5.500%**	Interest **5.990%**
APR **6.166%**	APR **5.673%**	APR **6.263%**	APR **6.213%**
CUSTOMIZE THIS RATE	CUSTOMIZE THIS RATE	CUSTOMIZE THIS RATE	CUSTOMIZE THIS RATE

https://bluearrowlending.com/rates/

Swedish Pancakes

INGREDIENTS

- 8 Tbsp butter
- 1 C flour
- 1 3/4 C whole milk
- 3 large eggs
- 1 tsp vanilla
- 1/4 tsp salt

INSTRUCTIONS

Melt 4 tablespoons butter in a 10 inch nonstick or cast iron skillet.

Combine the flour, milk, eggs, melted butter, vanilla and salt in a blender and blend until smooth.

Heat skillet over medium heat or until a drop of water sizzles in the pan.
Add 1 tsp butter, coat the pan with melted butter. Pour a scant 1/3 cup of batter and quickly swirl the pan to evenly coat the bottom.

Cook until the pancake sets, about 1-2 minutes. Using a spatula, lift the pancake by the edge and turn; cook until lightly golden on the other side, about 15-30 seconds. Transfer to a plate and keep warm in oven while making the others.

Repeat with butter and batter – will make about 12 pancakes (depending on the size of your pan) If the batter seems too thick, thin it with a bit of warm water.

Serve the pancakes with fresh fruit, and a dusting of powdered sugar.

Myth #1 : A Pre-qualification = A Pre-Approval

FALSE!

A pre-qualification is a 5-10 minute phone call with a mortgage Loan Officer, and they are stating they can get you approved based on what you're telling them.

A Pre-Approval is a prequalification PLUS a review of your documents to verify they can approve you for that home purchase.

Want to take it a step further? We also issue a full underwrite of your loan before you find a home! It's seen as the MOST desirable approval, and there's no surprises when you find the home you love.

Myth #2 : You Must have 20% Down

FALSE!

Having a 20% down payment is ideal, but not required. The good news is that there are many programs available for borrowers who can't afford a large down payment.

FHA loans require 3.5% down
Conventional loans require 3% or 5% down
VA loans offer $0 down for Veterans
USDA loans have $0 down programs