



# The Edge

Information and news that gives you an edge in the real estate business.

**THIS WEEK**



- Mortgage Demand Climbs for a Third Straight Week
- 200 Episodes and Still Going Strong
- Get Your Tickets for REALTOR® Celebration
- Claim Your Spot as a 2023 HAR Leader
- Active Shooter Awareness and Preparedness

“The Edge” is a weekly tool for managers to use to inform their agents and stay current and up-to-date with important real estate industry issues.  
*Produced by the HAR Communications Department.*

# Mortgage Demand Climbs for a Third Straight Week

- Demand for mortgages rose for the third week in a row last week as mortgage rates continued to retreat from 2022 highs, according to a weekly survey by the Mortgage Bankers Association (MBA).
- MBA's Weekly Mortgage Applications Survey showed demand for purchase loans was up by a seasonally adjusted 3 percent last week compared to the week before but was down 41 percent from a year ago. Requests to refinance were up 2 percent week over week, but down 86 percent from a year ago.
- "The decrease in mortgage rates should improve the purchasing power of prospective homebuyers, who have been largely sidelined as mortgage rates have more than doubled in the past year," MBA Deputy Chief Economist Joel Kan said, in a statement.
- Forecasters expect mortgage rates will continue to fall as the Federal Reserve winds down an aggressive campaign to fight inflation by raising short-term interest rates.
- Read more of this *Inman Select* story [HERE](#).



***If you don't already enjoy the FREE Inman Select subscription that comes with your HAR membership, [sign up HERE today!](#)***



## 200 Episodes and Still Going Strong

In this special 200th episode of *HAR On The Move*, co-hosts Cristina Schaefer and David Mendel welcome **HRIS Chairman Mario Arriaga** to the microphone. Mario discusses HRIS, HAR.com, and the many products and services that have been developed to help HAR members succeed in their business. This episode is available now wherever you listen to podcasts or visit [www.harconnect.com/podcast](http://www.harconnect.com/podcast) to listen online.

**Do not miss this special episode!**

Each Wednesday, *HAR On the Move* covers a variety of topics that are beneficial to all HAR members.

***Listen anywhere, anytime!***

Subscribe today wherever podcasts are available or visit [HAR Connect](http://HAR Connect) for the latest episode.







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## Get Your Tickets for REALTOR® Celebration



Houston Association of REALTORS®  
Thursday, Dec. 15



**Cathy Treviño**  
2023 HAR Chair

**HOUSTON COUNTRY CLUB**

1 Potomac Dr., Houston TX

5:30 p.m. | Tickets: \$50 each

*Tickets on  
Sale Now!*

Tickets on sale now at [www.har.com/realtorcelebration](http://www.har.com/realtorcelebration).





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## Claim Your Spot as a 2023 HAR Leader



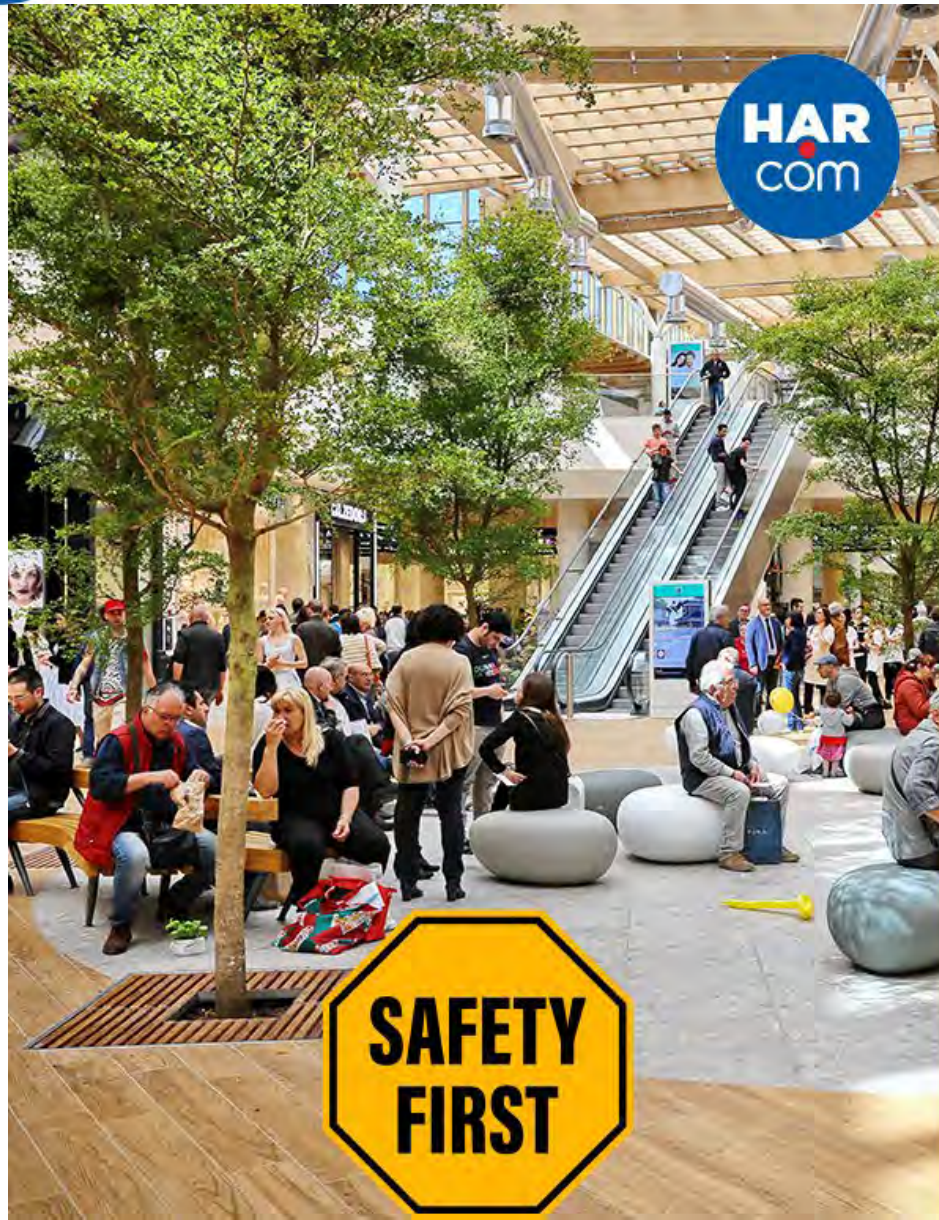
### CALL *for* LEADERS

## Get Involved in 2023

Volunteer for one of the many  
HAR advisory groups.







## **RISK MANAGEMENT WEBINAR**

# *Active Shooter Awareness and Preparedness*

*Presented by:  
John Iannarelli (FBI Ret.)*

**Wed., December 7  
12-1:30 p.m.**

**REGISTER ONLINE**