MORTGAGE MINUTE

VOLUME #46 | JULY 2026

Independent Mortgage Bankers (**IMBs**) operate **completely differently** than big banks, and sellers and listing agents know the difference. Our pre-approvals are built on **speed, flexibility, and underwriting**, which means when we say you're approved, it carries real weight. With **our Approval Packets,** you will typically get your offer accepted after only making **2 offers**. With a **traditional bank**? At the least, it will take on average **9 offers** before one sticks.

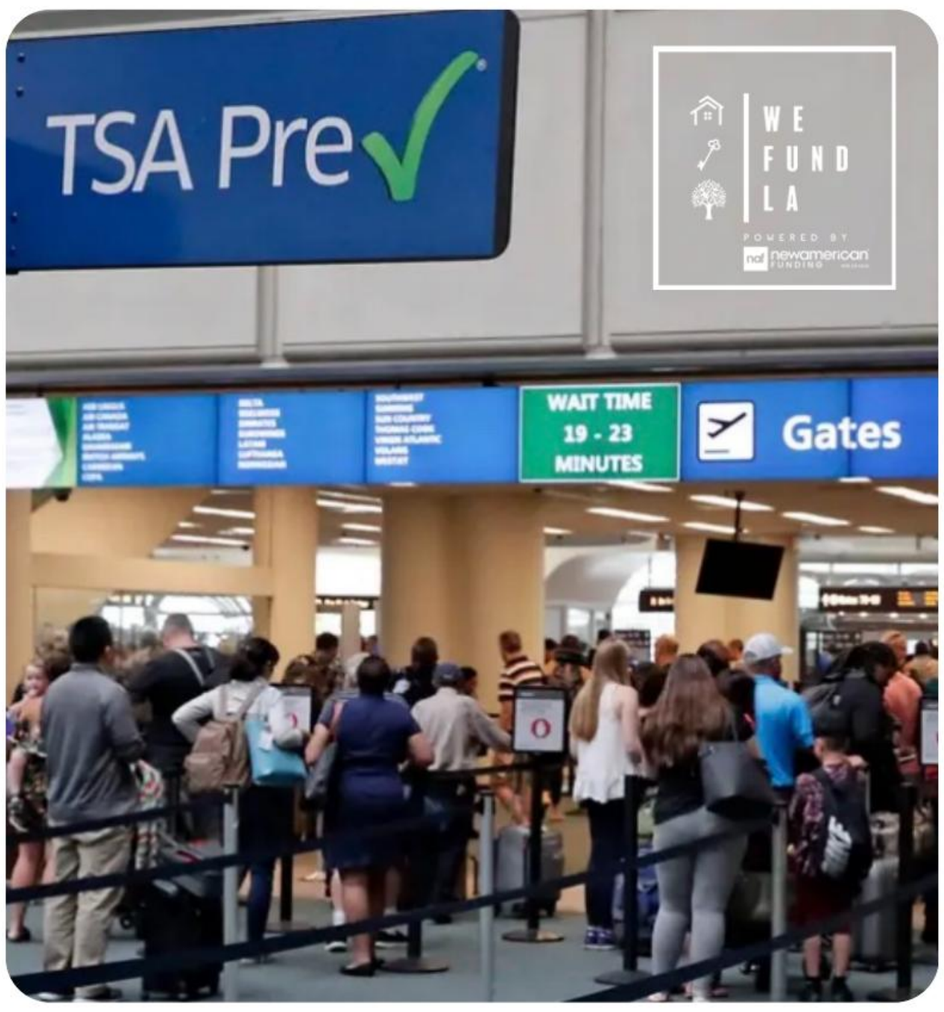
In a market where the right home gets four or five offers in the first weekend, **you simply can't afford to be the buyer with the bank offer.**

IMB's vs BANKS

2 IMB'S

AVERAGE # OF OFFERS

BANKS 9



TSA Pre ✓ of Mortgage

There's a reason some travelers pay for **TSA Pre-Check** — it's not about skipping the line, it's about knowing exactly what to expect and having a process that works every time.

That's the experience we've built at **We Fund LA**. With over 22 years in this market, we've refined every step of the mortgage process so our clients walk in prepared, move with confidence, and never get caught off guard. **Pre-approvals done in 24 to 48 hours.** A team that **knows the Pasadena and greater LA market inside and out**. And a process that's been stress-tested on thousands of transactions so yours goes smoothly. **We're not just getting you a loan — we're making sure you show up to every offer, every negotiation, and every closing table fully ready**. That's what experience looks like when it's actually working for you.

The Market's Summer Peak

If you've been on the fence about buying, **July** is the moment the market reminds you it isn't waiting. More homes are coming to market, and buyers who got pre-approved in the spring are now writing offers and winning. **Contracts written right now close in August** which is exactly when the market hits its **peak transaction volume.**

The good news is that more inventory means more choices. The reality is that the well-priced, move-in-ready homes are still going fast. If summer is your window, **the time to get your financing dialed in** isn't when you find the home — it's right now

ESCROW #'S BY THE SEASON

ESTMATED | LA MARKET

WINTER 46K

SPRING 49K

SUMMER 50K

FALL 42K

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MORTGAGE MINUTE

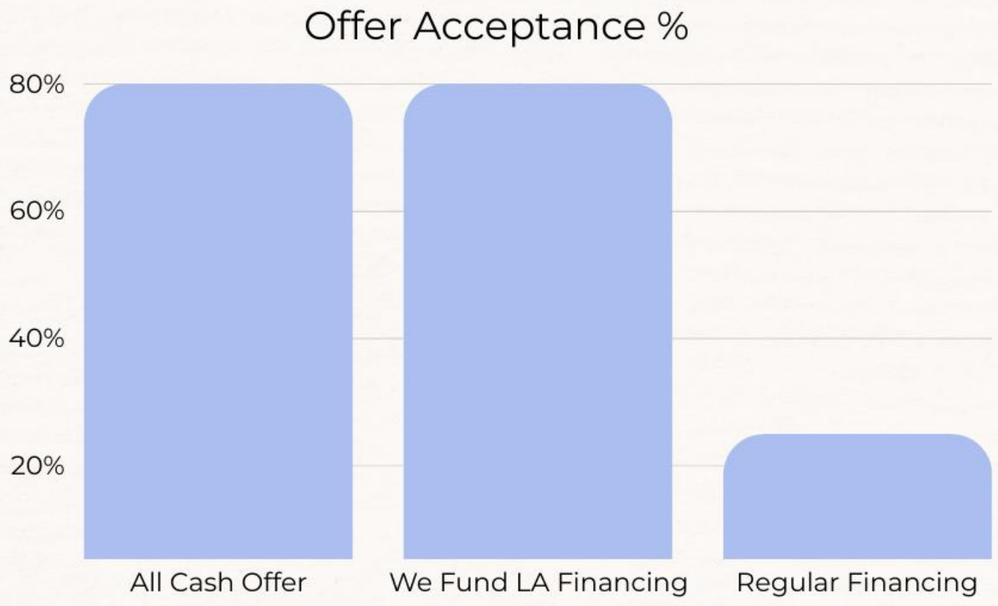
VOLUME #47 | AUGUST 2026

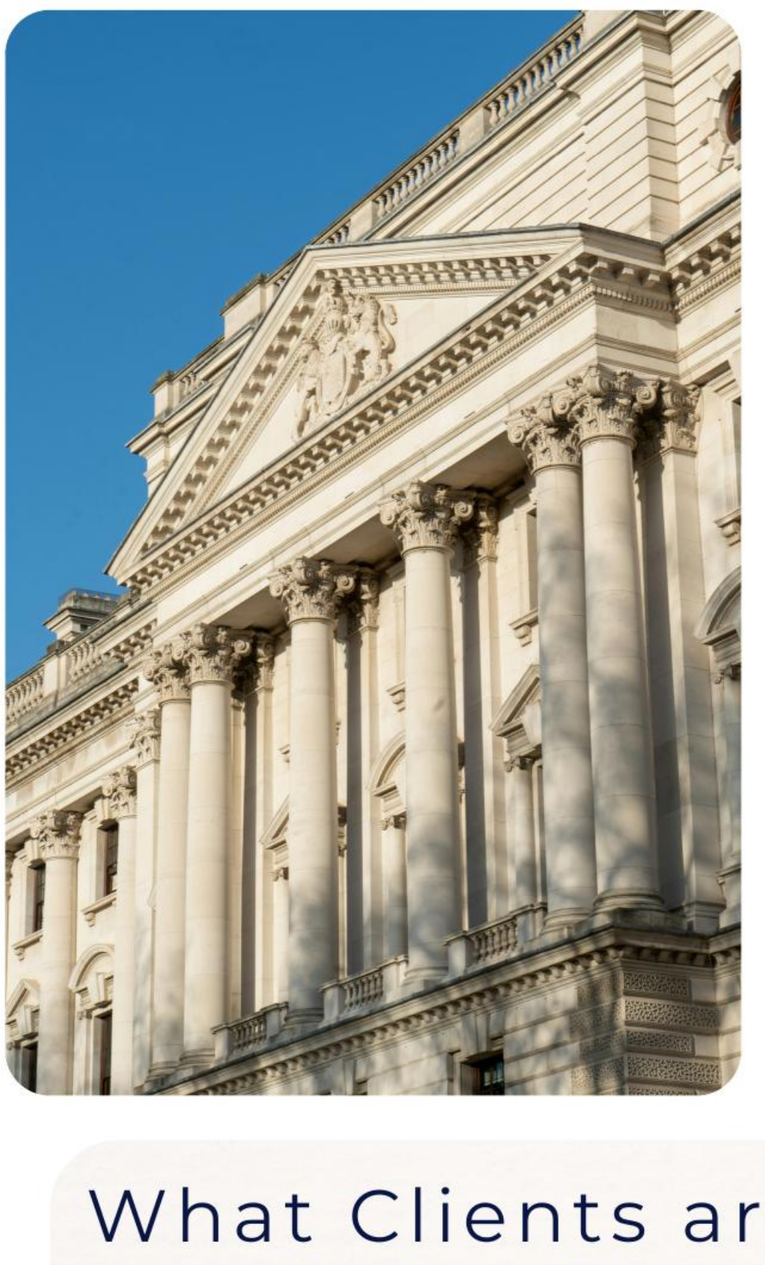
One of the biggest misconceptions we hear from buyers in this market is that they can't compete against cash offers. Here's the truth — **a well-structured offer with the right contingencies is effectively the same thing as an all cash offer.** In fact, we just had a client secure his dream home beating out 22 other offers, 4 of which were cash, because the listing agent saw our competitive contingencies and short Close of Escrow and it inspired confidence that the deal is done.

You don't need to liquidate your investments or drain your savings to win in this market. **You need a team that knows how to structure an offer that sellers can't say no to**. That's what we do every day.

All Cash vs Financing

Which Offer Strategy is the Strongest





Your Window of Opportunity

Rates have hit their **yearly high** due to the **continued escalation in Iran**. When tensions rise, oil prices spike, inflation fears follow, and bond investors sell off, pushing the 10-year Treasury yield higher and mortgage rates right along with it. That's the world we're in right now and there's no point in sugarcoating it.

But here's the **positive note**. Yearly highs don't last forever, and historically speaking, the moments that feel the most uncomfortable to buy are often the moments that look the smartest in hindsight. Prices in our market haven't dropped. Inventory is better than it's been in years. And every buyer who waits for rates to come down is competing against every other buyer who had the same idea — which means the moment rates do drop, demand surges and you're back in a multiple-offer situation with less negotiating power than you have right now. The buyers who win in this market are the ones who **buy when others hesitate, lock in the home at today's price, and refinance when rates eventually come back down.**

What Clients are Saying...

Ready to experience the *difference* for yourself?

Contact us: @wefundla.net
info@wefundla.net

Daniel Arias is the Michael Jordan of lending- NO NOTES. This guy is a dream and the process of working with his team made what is already a challenging landscape pretty darn easy. 1000 thanks

★★★★★

CHRIS + ARIELLE

PASADENA, CA | July 2026

Daniel and his team helped secure our dream home when three other lenders said I wouldn't qualify because of my income. The WFLA team made the process super easy and we highly recommend them. Can't wait to celebrate!

★★★★★

RICARDO + MIRIAM

WHITTIER, CA | July 2026

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MORTGAGE MINUTE

VOLUME #48 | SEPTEMBER 2026

Seller Price Cuts

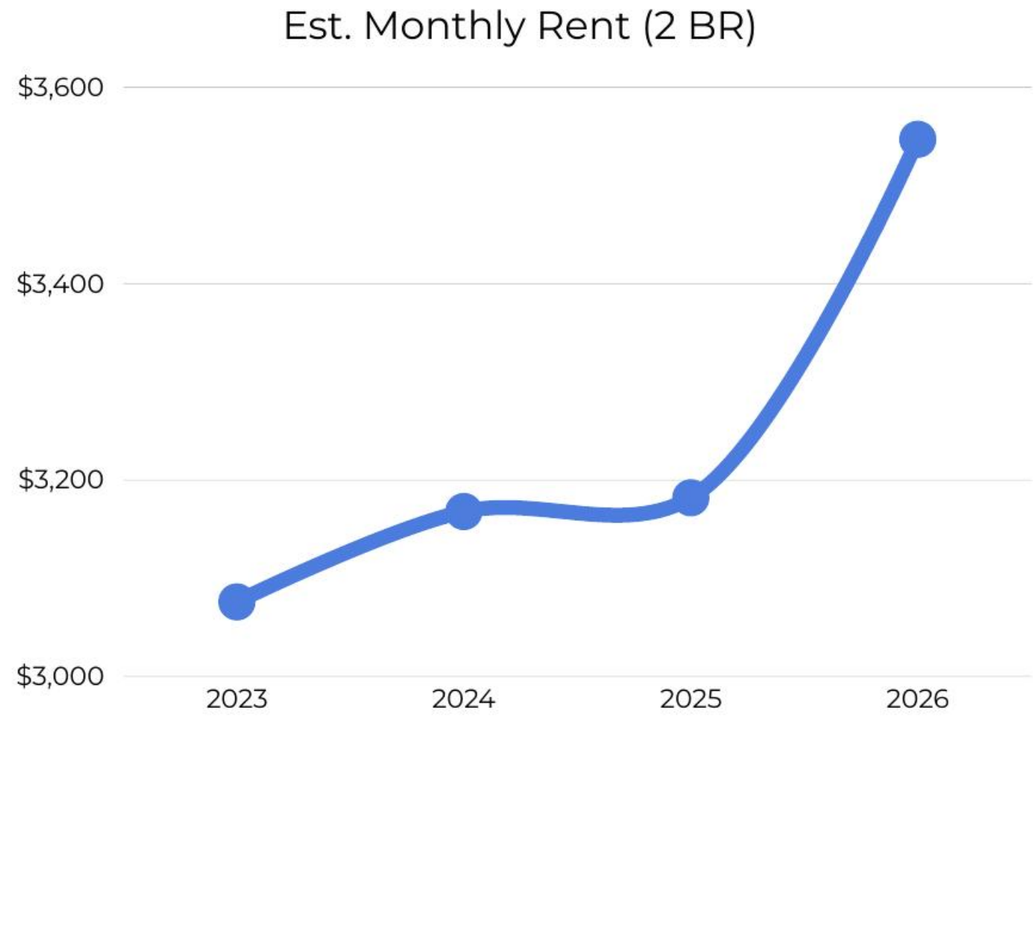
For the most part of 2025, sellers in the greater LA market were holding firm on their asking prices but that gap has been quietly closing. We're now sitting at **41.97% of active listings** having taken a **price cut nearly 1.5%** below where it was in 2025.

What that tells us is that the **market is finding its equilibrium**. Sellers who priced aggressively are being nudged back to reality, and buyers who felt like they had no room to negotiate are starting to find some. This is actually a healthy development as more deals are getting done, expectations are aligning, and there's real opportunity for buyers who are paying attention. If you've been watching a home that felt just slightly out of reach, now is the time to have a conversation.

Landlord vs Your Own Equity

Rents across greater LA have been climbing steadily in 2026 — and for anyone still on the fence about buying, that trend deserves a serious look.

The average renter in Pasadena and the surrounding SGV area is paying between $2,800 and $4,500 a month depending on the size of the unit. That is hard earned money going towards someone else's equity, not yours. **The rent vs. buy calculation has shifted meaningfully in 2026.** With more inventory on the market, motivated sellers open to credits, and our ability to structure a competitive offer quickly, the monthly difference between renting and owning in this market is closer than most people assume. **If your hard earned money can start building equity for you today, why wait?**



What Clients are Saying...

Ready to experience the *difference* for yourself?

Contact us: @wefundla.net
info@wefundla.net

Daniel was an irreplaceable ally through every step of my first home purchase. His warmth and clarity put me at ease right away, and I felt comfortable asking questions. His expertise and stellar reputation made it possible to smoothly close escrow in 16 days and make my dream house a reality. Daniel is assertive and kind, a really potent combination that allows him to compete at the highest level and make the experience feel easy. I'm incredibly grateful to Daniel and his team for making this experience a true joy. Thank you!

★★★★★

PAMELA
Los Angeles, CA | July 2026

Being first time home buyers was a scary feeling, but once we met with Daniel and his team we have to say that everyone was extremely amazing in this process! Everyone was on top of everything, we had updates along the way, any questions we had they would answer for us. We are very happy we worked with them as our first time home purchase, everyone was extremely amazing!

★★★★★

SERGIO + ALONDRA
Montebello, CA | July 2026

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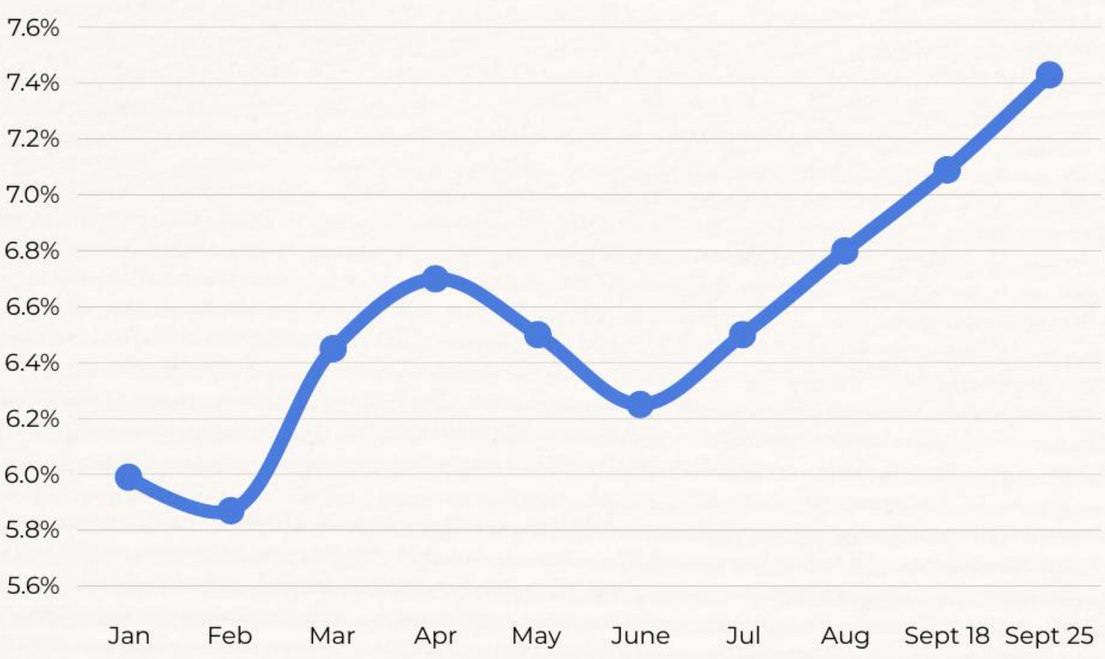
MORTGAGE MINUTE

VOLUME #49 | OCTOBER 2026

Rate Shock



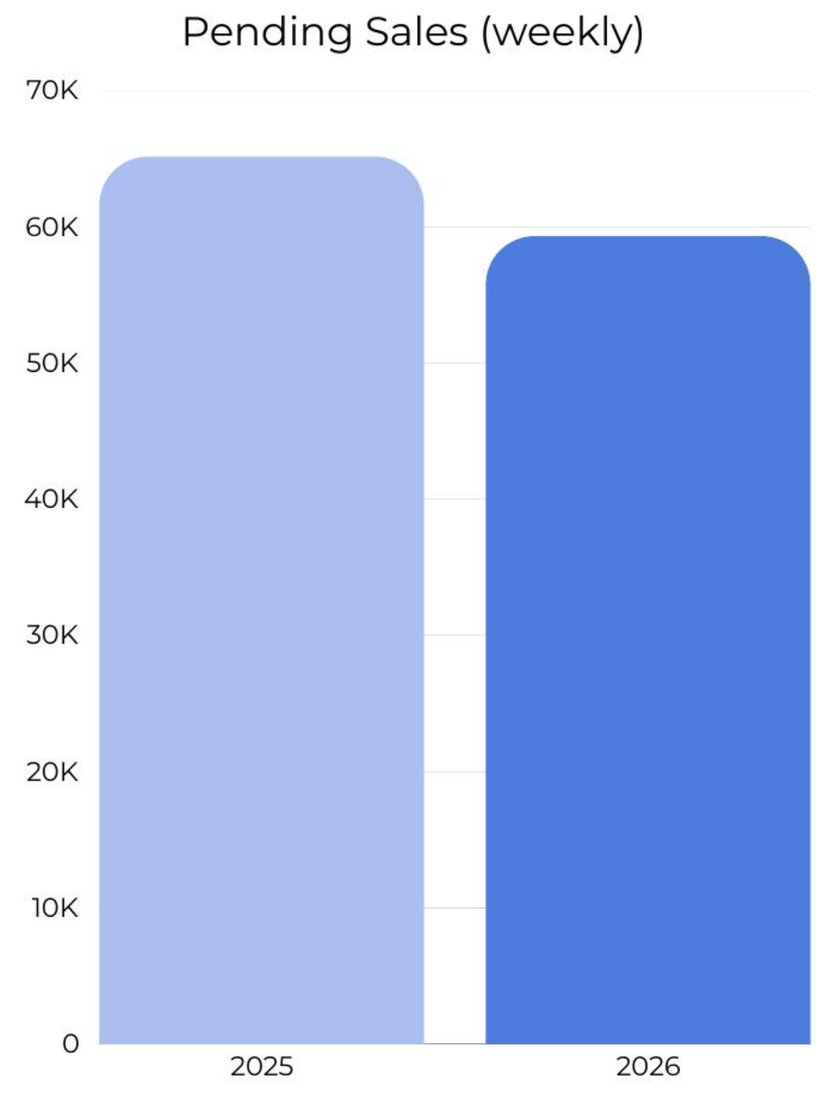
This past week was one of the most volatile weeks the bond market has seen in years. Rates climbed as high as **7.49% before settling back to 7.43%** by the end of the week, marking the **highest level we've seen since 2006.**

So what happened? When bonds sell off, yields rise — and mortgage rates follow. Here's something most people don't know: if mortgage spreads were as bad as they were during the worst moments of 2023, rates would be sitting at 8.58% right now instead of 7.43%. For buyers and homeowners in Pasadena and the greater LA area, the message is simple — **rates are being driven by events nobody can predict, and waiting for the perfect moment is not a strategy**.

Demand Softening... Your Opportunity?

With **rates pushed past 7%** and the **volatility we saw this week**, it's a **double hit**. Pending home sales nationally dropped to **59,316 this week compared to 65,152** at this same time last year. **Purchase applications were down 11%** year over year — the first real demand pullback we've seen all year that isn't tied to a holiday.

On the surface that sounds like bad news. But for buyers in the Pasadena and greater LA market, it's actually one of the better setups we've seen in a while. **When demand softens nationally, competition eases locally.** Sellers who were fielding multiple offers in the spring are now sitting with their homes on the market longer. Listing agents are returning calls. Buyers have time to think, time to negotiate, and time to structure a deal that actually works for them. **The buyers who come in pre-approved and ready to move while everyone else is sitting on the sidelines are the ones who are going to look back at this moment and feel very good about their timing.**



Price Cuts on the Rise

Nationally, 42.50% of listings have now taken a price cut, just barely above last year's 41.5%. What that tells us is that the **market is rebalancing.** Sellers who priced aggressively are now making adjustments, and buyers who felt like they had 0 negotiating room a few months ago are finding some. New listings came in slightly above last year which **means inventory is growing right as demand softens**, giving buyers more choices than they've had all year.

Our suggestion? **Buy the home at a negotiated price, lock in your rate, and refinance when rates come back down.** With our 5 Year Rate Protection Guarantee, that refinance comes with zero lender fees — so every dollar of savings goes directly back into your pocket from day one of the new loan. The rate is temporary. The home is yours.

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