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"COAST TO COUNTRY"

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3 Reasons to Sell

- 1. Your home may be more valuable.** National home values are expected to increase by **5%** year-over-year from June 2013 to June 2014, increasing to levels last seen in August 2004.⁴
- 2. The increased competition among buyers may mean that your home will sell for closer to its asking price.** Inventory is considered low in many areas, and represents a 5.1 month supply at the current sales pace.⁵

Experts predict that higher mortgage interest rates may boost demand as more homeowners are driven to buy before the rates get higher.³

- 3. Your family or life situation has changed.** Growing families may need more space than couples or families with grown children. If your home no longer fits your needs, it may be time to sell it and buy one that does.

Sources: 1. National Association of REALTORS® Pulse Survey
2. USA Today
3. Wall Street Journal
4. New York Times—Zillow Real Estate Market Report
5. National Association of REALTORS®



If you're looking to buy or sell a home, or you want the scoop on the local housing market, give me a call.

Escondido Hideaway

CONGRATULATIONS TO JAMES & CHARLOTTE FOR THE PURCHASE OF THEIR HOME HERE IN ESCONDIDO, JUST IN TIME FOR CHRISTMAS.

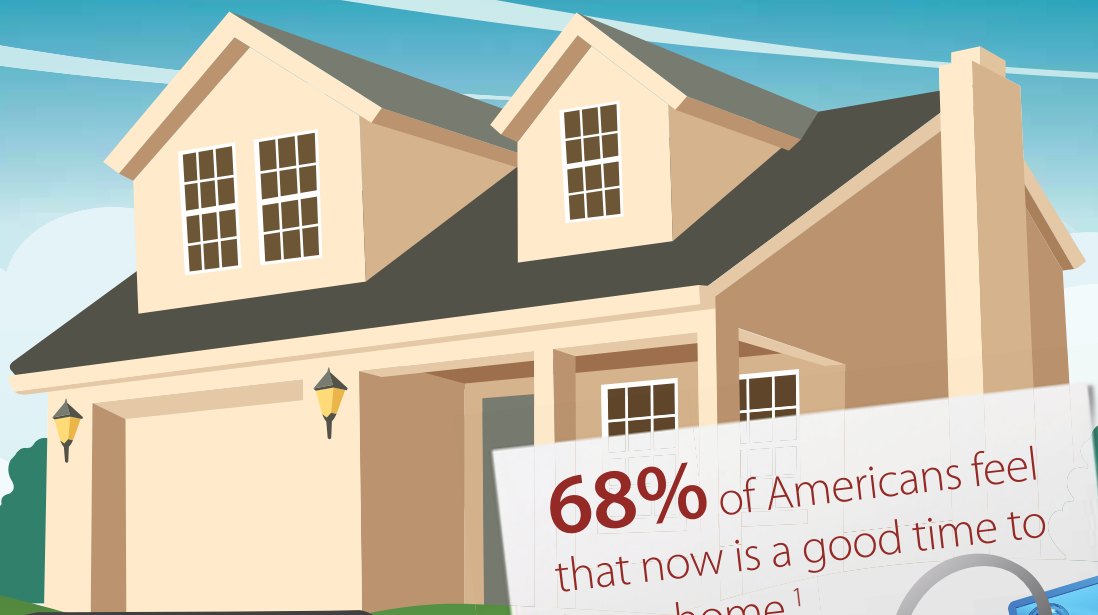
BOTH JAMES & CHARLOTTE SERVE IN THE MILITARY AS HOSPITAL CORPSMEN. JAMES IS IN THE MARINES & CHARLOTTE IS IN THE NAVY. THEY JUST RETURNED HOME FROM JAPAN TEN DAYS BEFORE THEY FOUND THEIR PERFECT HOME.

JAMES IS WAITING FOR A DEPLOYMENT TO THE PHILLIPINES SO THEIR HOLIDAY TIME MIGHT BE CUT SHORT. GOD BLESS YOU JAMES FOR ALWAYS SERVING.

WHAT A PRAYER ANSWERED. I'M LOOKING FORWARD TO HAVING YOU AS MY NEIGHBORS.

HO! HO! HO! LOOK WHAT SANTA BROUGHT DOWN THE CHIMNEY!!!





68% of Americans feel that now is a good time to buy a home.¹

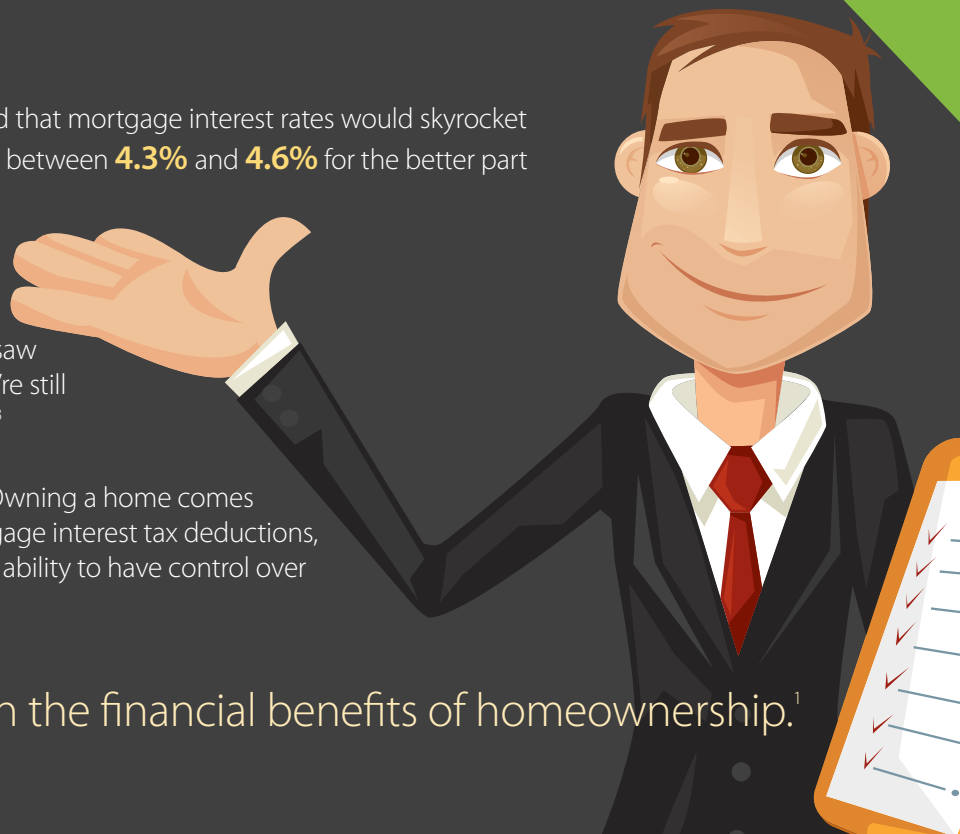


Why **Now is the Time** to Enter the Housing Market

If you've been on the fence about buying a home or selling your current one, what are you waiting for? The housing market has been steadily improving over the last few years. Although interest rates are creeping up, they're still below historical levels. And while home values are increasing, they're still considered affordable. So, why wait? Here are the top reasons why now is a great time to buy or sell:

3 Reasons to Buy

- 1. Low interest rates.** Although people predicted that mortgage interest rates would skyrocket in 2013, 30-year fixed rate mortgages have hovered between **4.3%** and **4.6%** for the better part of the year.² Experts predict that even if rates hit **6%**, they'll still be considered affordable by historical standards.³
- 2. Homes are still affordable.** Although 2013 saw home prices post the largest gains since 2006, they're still considered affordable in most areas of the country.³
- 3. Reap the benefits of homeownership.** Owning a home comes with quite a few benefits, including potential mortgage interest tax deductions, the possibility of building wealth over time and the ability to have control over your own space.



61% of Americans believe in the financial benefits of homeownership.¹