

NOW THE JONESES WILL HAVE TO KEEP UP WITH YOU

February 2008

July 2007



TIMING IS EVERYTHING

Increased Buying Power

Due to recent aggressive action by the Federal Reserve, mortgage interest rates have dropped to near 40-year historic lows. Today, a 30-year fixed rate loan is 5.67%, down from 6.70% in July 2007.

That rate reduction could help you afford a home worth \$30,000 more in today's market, without a meaningful increase in your monthly payment.*

Greater Selection

With more houses on the market, the opportunity for you to find your dream home has never been better. And with more properties to select from, you will also be well positioned when it's time to make an offer.

Lots of Mortgage Options

Many mortgage products are available to suit all types of buyers – from conventional fixed-rate products and ARMs, to FHA and VA loans for borrowers needing more flexible lending options.

Perfect Timing

Traditionally the spring selling season is the busiest time of year in real estate. That means more competition in the market, potentially interested in purchasing your dream home. By starting the process now, right before the market heats up, you'll have a jump on the competition, which can certainly be to your advantage. Looks like the Joneses will have to fend for themselves.

Now is the Time to Make Your Move

Find your dream home along with a mortgage that meets your needs with the help of one of our 250,000 outstanding affiliated sales associates nationwide.

*Based on a comparison of a \$300,000 sales price at the July 2007 rate of 6.7% with a \$17,000 down payment and a \$330,000 sales price at the February 2008 rate of 5.7% with a \$17,000 down payment. Excludes insurance and taxes. Loan rates according to Primary Mortgage Market Survey® data from Freddie Mac.



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