

An **\$8,000** gift is waiting...

Do you qualify?

Call your favorite REALTOR® to find out!



Uncle Sam's new First-Time Buyer Tax Credit can help you realize your piece of the American Dream. Ask your REALTOR® to provide details and guidance.



MAKING A MOVE
2009 The right time for **REAL ESTATE.**



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**“Top 10 Reasons” to Buy Real Estate Today...
Window of Opportunity**

10. The First-Time Home Buyer Tax Credit of \$8,000 can generate \$100,000 Net Equity or Net Worth in 8 years with an average of 5% annual appreciation!
9. 8 out of 10 economists agree homes will appreciate over the next 5 years.
8. St. Charles has been selected by *Forbes & Money* Magazines as one of the “Top100 Places to Live” and one of the Top 10 areas poised for early Real Estate recovery.
7. Home prices and Interest rates are low and home inventories are plentiful; this is a true Buyer's Market.
6. It has been proven that it is Better to “Buy Real Estate and Wait” than to “Wait and Buy Real Estate.”
5. Historically, real estate downturns have lasted from 18 to 24 months. This current market peaked at its highest values in July 2006, suggesting we are at or near the current down trough.
4. 70% of Loans today are FHA Assumable Loans. If a buyer today locks a 30-year rate of 5%, this will make that home more marketable in the future when it is time to sell.
3. Interest rates are the lowest in our lifetime nearing 5%! In the last two Buyer's Markets, rates were 18% to 20% in the early 1980's and 11% to 12% in the early 1990's. The average Mortgage Rate over 44 years was 9%.
2. A 1% increase in Mortgage Rate on a \$150,000 home equates to a \$100 per month increase in payment or \$1,200 per year and \$36,000 more over a 30-year loan. It is twice that on a \$300,000 home or \$72,000. Waiting has its perils.
1. Buy Low/Sell High...Basic Investing Economics at play.

All Indicators suggest the time to buy...is NOW!!!

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www.StCharlesRealtors.com