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SHAUN ALSTON OFFERS AWARD WINNING STAGING



FINALLY, MORE HELP IS COMING FOR FIRST-TIME BUYERS



SELL YOUR HOME AND CASH IN ON APPRECIATION!

NEWSLETTER



Happy Holiday wishes to all from **Eagle Realty and Landmark Mortgage.**

No matter where we are, Christmas and the Holidays remind us of the people who mean the most. People like you. This is a time of reflection and hope.

Real estate is the source of most families wealth building plan by buying and selling

Eagle Realty and Landmark Mortgage advise their clients based on solid information from numerous reliable sources. On December 3, 2021 reports from several sources, including MWF, indicated that 2022 is looking like another momentous year for real estate. Also, the Chief Economist and market guru Lawrence Yun with the NAR, the National Association of Realtors posted a favorable report. Yun gave four reasons why he thinks we will have another solid year in real estate:

1. First, there will be “NO” housing crash in the coming months. Please ignore those that have speculated that astronomical home price growth has set us up for a drop in values similar to 2008-2009. Those naysayers are wrong yet again. Yun clarified, we are safe because of ongoing low mortgage rates, high demand, and the strict regulations around subprime lending. These conditions should keep any drops in value from happening.
2. Everyone is asking, what about potential interest rate hikes? While mortgage rates will come off record-low levels, the hikes won't be large enough to put buyers off. Yun with NAR estimated mortgage rates to rise to 3.7% in the coming year.
3. Our clients are asking, will there be more help for first-time buyers? Yun had an answer, proposed legislation would assist first time homebuyers with down payments and potentially provide addition funds for minority and low-income buyers finally! Help is on it's way.
4. Another question our clients are asking, will we have more inventory? Well, mortgage forbearance options established by the CARES Act are expiring. People behind on mortgages can sell their homes instead of entering foreclosure, opening more inventory for buyers. However, these homes will most likely sell for market price plus, because of California's high demand.

It's clear, 2021 was another really good year for building wealth in real estate . The only question is, will sellers wait for spring to sell? Here is your answer, speaking of more inventory, look for an increase in listed properties starting now, yes this winter. A survey of prospective sellers showed they're ready to take advantage of the current market now instead of waiting until spring. You may ask, why the rush? Sellers are hoping to capitalize on soaring prices and bidding wars while avoiding contingencies. If you feel like you are onboard, you are reading the right newsletter. Please give us a call, we can help you decide if this is the best time to buy and sell concurrently or refinance!

LANDMARK's
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Eagle Realty and Landmark mortgage are not just helping people, they are building relationships. Pictures from top to bottom: Dave Bernatchy, Senior Loan Officer, Alex Snel, Employee Of The Year, Janis & Monica, voted Clients Of The Year for purchases and referrals.