

## Should We Meet This Month?

What an amazing year it was for most! Particularly in the real estate world, we experienced another 8 or 9 months of unmatched growth and appreciation followed by a few months of slow down late in the year. This is the time of year to enjoy the Holidays, spend time with family and reflect on the best things that happened for you this year. While all of us also hit some bumps in the road, we certainly had several blessings as well.

I've noticed that for this year, several of my clients have a new house at the top of their list for New Year's Resolutions. Why? Because the market is starting to shift right now and for many, if they don't make the move now, they may need to commit to another 8 years in their current residence. As is customary, we tend to see 4 or 5 years of lowering prices, followed by 4 or 5 years of recovery to get back to where we were to begin with. Right now, we appear to be at or just past the PEAK in home values.

The truth is, a move may be right for some families and not for others. It's wise to sit down with us for 15 minutes or so to discuss the pro's and con's of each option. Many times, I find that it may be best to sit and ride it out for 8 or 10 years until prices recover. Other times, you may want to move to a home right now that better fits your needs. Your ultimate decision may come down to your current mortgage amount, where you plan to move, if you are moving to a higher priced or lower priced home and much more. I offer a totally free sit-down meeting with all of my real estate clients where they can get all the answers they need to make an educated decision. Most importantly, they know it will be a non-threatening and zero pressure meeting just to gain the knowledge you need to decide if now is the right time. I know that we'll work together again whenever the time comes so we need to see if that should be sooner or later due to the market changes happening right now. I always want you to do what's best for your family's needs and your financial situation.

I always find that the month of December has me going out to meet with dozens of my inactive clients just to look at a real estate status check, see what their neighborhood values have been doing and to determine if they are in the right spot based on predictions of where the market may be going.

Some of our clients are interested in picking up a rental property or two. Others are looking for a possible condo in a vacation area within another state. Regardless of what the need is, we have connections to make it happen and can talk you through the "good and bad" to determine if it really makes sense for you to move forward on it.

With me being in real estate, I truly let my Holiday's be a HoliDAY, not a HoliWEEK or HoliMONTH! We have to keep working!

I find myself going on lots of appointments meeting with my inactive real estate clients just to touch base with the family, see how they've been doing, any upgrades they've done to their home and to chat about the real estate market.

If you'd like to have a phone or a face-to-face meeting with no cost or obligation at all, just give me a call. That's what I'm here for and I'm always happy to hear from you!

### Quote of the Month

***A dream doesn't become reality through magic; it takes sweat, determination, and hard work.***

***-Colin Powell***