

REAL ESTATE TIMES

January 2009



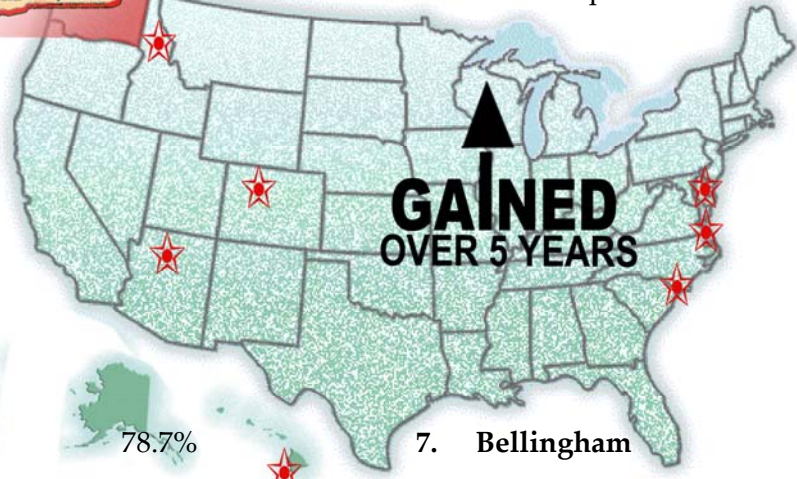
Study Shows Housing Values Have Climbed

6 Northwest Cities in Top 12 Nationwide

According to the third-quarter survey released by the Federal Housing Finance Agency, out of 292 metropolitan markets, 273 showed positive new home values in the last five years. As a side note, only 19% were negative.



It's interesting to note that while nationwide home values showed, on average, a 4 percent decline in the last year, values up nearly 29% over the past five years. And, wait until you see the 6 Northwest cities (including Spokane) that made the nationwide Top 12 list. *Source: FHFA*



1. Honolulu	78.7%	7. Bellingham	65.5%
2. Virginia Beach	72.6%	8. Wilmington	62.1%
3. Coeur d'Alene	70%	9. Spokane	62%
4. Wenatchee	69.1%	10. Bremerton—Silverdale	61%
5. Flagstaff	66.5%	11. Olympia	60.8%
6. Grand Junction	66.1%	12. Baltimore	60.6%

Congratulations

Sue R.

WARM Welcome

Temperatures are dropping — and heating bills are rising. But there are things you can do to keep warm *and* lower your heating costs. Here's some tips from the U.S. Dept. of Energy:

- Take advantage of heat from the sun.
- Cover drafty windows.
- Adjust the thermostat.
- Find and seal leaks.
- Reduce heat loss from the fireplace.
- Lower H₂O heating costs.

Call me for a copy of the full report.

To find out how I can help you, contact me today!

Karene Garlich-Loman

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Twin Tales

He did it. Santa came through. After a quick trip to the emergency room for stitches at 8:30 pm on Christmas Eve, Santa delivered. Not to be outdone by Kenzie, I got four stitches just above my eyebrow (she only got 3 when she cut her head open). And I was SO GOOD for the doctors that mommy and daddy called Santa as soon as we got home. I know that's why Santa brought me a guitar (and Scooby Doo) band-aids. You won't believe how good I am. Now, if only I could convince mommy and daddy to buy us Rock Band for the Wii mommy won at work. Hmmm, Maybe for our birthday! *Carson (S Kenzie)*



If your home is listed with another broker, this is not intended as a solicitation.

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Check out my new and
improved website:
SpokaneHouseHunter.com

Featured Listings



6702 S. Westchester
4 bed / 3 bath
\$429,900



13009 E. 28th Ave.
3 bed / 3 bath
\$250,000



Buying or selling a home can seem like an overwhelming task, especially in these uncertain times. But the right Realtor® can make the process easier. As a Certified Residential Specialist (CRS), with years of experience and success, I will help you make smarter decisions in this complex market. Only 4% of all Realtors in the nation have this designation. To earn it, I had to demonstrate outstanding professional achievements — including high-volume sales — and obtain advanced training in areas such as finance, marketing and technology. Plus, I abide by a strict Code of Ethics. Call me today and I'll give you peace of mind.

For more information on these and other properties, visit my website at www.SpokaneHouseHunter.com.

Information deemed reliable, but not guaranteed.

Interest Rates Still Incredibly Low

Home loans are incredibly cheap now that the federal government is backing 90% of all mortgages.

The average cost of a 30-year, fixed-rate loan — the most popular way to finance a home — was just 5.59% in the most recent weekly survey of major lenders taken Jan. 21, 2009.

That's up a few tenths of a point from earlier in the

month, when rates dipped as low as they've ever been since Interest.com (and its print predecessor) began tracking rates in 1985.

The extensive database of the best mortgage rates at Interest.com shows borrowers in many markets can get 30-year, fixed-rate loans for 5% or less with fees of \$1,000 or less.

Anytime you can get a

mortgage for less than 6.5%, you're getting a good deal.

That means most of us can get a *great* deal right now — whether your buying or refinancing.

To see if now is the right time to refinance, **call me for my FREE report** on five smart moves for refinancing in a recession.

Provided courtesy
Robyn Garlich-Baird



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