



You Get The MOST With MOSS!



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Mortgage Rates
National Averages 1/2/2009

30 year fixed	5.26 %
15 year fixed	5.07 %
5/1 ARM	5.86 %



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Why trading up makes sense in today's Buyers market.

The U.S. economy continues to feel the strain as consumers pull back on their spending. The National Bureau of Economic Research finally confirmed that the U.S. has been in a recession since December 2007 due to deteriorating labor markets.

The government recognizes the key to economic recovery is stability in the housing sector and continues to take measures to stabilize the housing and credit markets. Federal initiatives are expected to have a positive effect on real estate markets. The trouble is that there is no real consensus as to when these measures will impact consumer sentiment and the broader market.

While U.S. home sales remain sluggish due to tight access to credit, increasing job losses and overall economic uncertainty, historically low interest rates and decreasing home prices continue to contribute to positive affordability conditions. According to Global Insight, home prices are now **3.8%** undervalued based on total market value. Thus, in spite of great uncertainty, the brighter side of the picture tells us that qualified buyers have a great opportunity to find value at affordable prices.

Spotting Opportunity in Today's Market—Why trading up makes sense

Here is a recent real example:

Existing home		New home	
Purchased for	\$175,000	Original Price	\$300,000
Sold For	\$160,000	Purchase today for	\$260,000
Loss	\$15,000	Savings	\$40,000

The smaller loss at sale would be compensated by greater savings at purchase, resulting in a **significant net gain of \$25,000.**

A BUYER'S MARKET IS A TRADING UP MARKET!
Don't miss out on this opportunity.
Call us today!

Stop Foreclosure!

Do you know anyone who is behind on their mortgage and facing foreclosure?

They have options! We can help!

Have them call us or email today. 630-579-5925 bradmoss@kw.com

Your Referrals Are Appreciated!!!

If you refer a friend or relative to us who lives anywhere in the US or Canada, we will make sure they have a real estate agent that will treat them like family!

Call us first!!!! 630-579-5925

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