



# Tell me somethin' good!

Visit my blog!  
[www.DawnRoseRealty.wordpress.com](http://www.DawnRoseRealty.wordpress.com)

Find me on Facebook!  
[www.facebook.com/dawnroserealty](http://www.facebook.com/dawnroserealty)

Follow my tweets on Twitter! [www.twitter.com/dawnroserealty](http://www.twitter.com/dawnroserealty)

Dawn Rose, Realtor  
Keller Williams Realty  
3600 Preston Rd. #100  
Plano, TX 75093  
(972) 839-0103 phone  
(972) 599-7001 fax  
dawnrose@kw.com  
DawnRoseRealty.com

## CURRENTLY LISTED BY DAWN ROSE! DO YOU KNOW A BUYER?



**8005 Boulder River Trail, McKinney**  
5/3/2 lvg/media/outdoor lvg & kitchen,  
corner lot facing greenbelt, walk to pool,  
Frisco ISD!

Amazing updates including stainless steel  
appliances, scraped hardwoods, frieze  
carpet, custom paint and an unbelievable  
outdoor living/kitchen with fireplace, grill,  
cooler, pond!

**Offered at \$239,990, below market!**



## Homeowners can save thousands on 2009 tax returns!

The American Recovery and Reinvestment Act of 2009 is making homeownership and green improvements more affordable. It essentially puts more money in homeowners' pockets.

The First-Time Homebuyer Credit is for qualifying individuals who purchase a home between December 31, 2008 and December 1, 2009. Those who have not owned a principal residence at any time during the three years prior to the date of purchase can receive a credit of 10% of the home purchase price, up to \$8,000.

The credit phases out when modified adjusted gross income is \$75,000 or \$150,000 for joint filers.

Married taxpayers must both qualify as first-time homebuyers in order to receive the full credit. The amount must be paid back only if the home ceases to be the owners' principal residence within a period of 36 months that begins on the purchase date.

States are offering similar programs.

The credit was initially created to be claimed after a home is purchased, but qualified taxpayers can now use it beforehand. Homebuyers with mortgages backed by the Federal Housing Administration (FHA) could receive advanced credit that can be used for closing costs, fees

and down payment beyond the FHA's required 3.5% minimum. Although anyone can apply for an FHA-backed mortgage, there are limits on mortgage size, and lenders may charge a fee for advanced credit. Some states are offering similar programs.

The Act also includes a credit equal to 30%, up to \$1,500, for certain home energy improvements. The Residential Energy Property Credit can be claimed on 2009 and 2010 returns for improvements such as adding insulation or installing energy efficient windows, doors, or heating and air conditioning systems. Bigger improvements involving alternative energy equipment, including solar hot water heaters, geothermal heat pumps and wind turbines may be claimed on 2009 to 2016 returns under the Residential Energy Efficient Property Credit.

In addition to homeowner provisions, the Act includes several new or increased tax breaks. Learn which ones you qualify for starting in October when TaxACT releases preview versions of its 2009 software. Doing so allows you to plan ahead and start your return early.

## Spotlight On: Quinlan Bristow, Staging Pro



Did you know that I provide every home that I list with a Professional Staging? That means that Quinlan Bristow of QB Designs will come to your home and prepare it to shine and sell for more money! Skeptical? I can refer you to past clients who have appreciated the "new" look of their home so much they almost didn't want to move! Quinlan has been working in the real estate community for several years and does amazing work. Let's put her to work on your home!

## Sold by Dawn Rose Realty this Summer



7933 Cross Plains, Plano



833 Woodmoor, Coppell



7887 New Kent, Frisco



1542 Laurel Hall, Little Elm



10124 Fire Ridge, Frisco



2940 Moody, Plano

## PEST HINTS

### Rats & Mice

With the onset of cooler weather rats and mice start looking for a warmer place to spend the winter months. The migration to the inside will start in late September and continue through the winter months. Entry points for rodents can be as small as a dime for a mouse and a quarter for a rat. Rodents are opportunistic and often enter through an open door.

The most common areas of entry are:

The line leading into the home from the air conditioner.

Under the garage door.

Dryer vents with faulty flapper valves.

Vines growing on the side of homes.

The best way to prevent rodent entry into your home is to walk around your home checking the areas listed above. If you can insert an object the size of a dime, seal it up.

## Easy recipe for those busy weeknights: Sausage Rice Casserole

**Ingredients:** 2 cans condensed chicken w/rice soup, 1 lb. ground sausage, 1 onion (chopped/optional), 1/2 cup water, 1/2 cup milk, 1 cup uncooked Minute Rice. (You can substitute turkey sausage)

Brown sausage & drain well. Add onion. Place sausage in 8x8 baking dish. Stir in 1 cup uncooked Minute Rice. Add water, milk and 2 cans soup. Cover with foil and bake for 350 degrees for 90 minutes. (Hint: cook sausage and prep onion the night before!)

## Market Overview

A Monthly Indicator from the Collin County Association of REALTORS®



		2009	2008	Percent Change	5-Year Average	2009 Year-to-Date	2008 Year-to-Date	Percent Change	5-Year Year-to-Date Average
<b>New Listings</b>	May	5,627	6,717	- 16.2%	7,492	27,819	33,403	- 16.7%	34,974
	Jun	5,889	6,617	- 11.0%	7,636	33,708	40,020	- 15.8%	42,611
	Jul	<b>5,790</b>	<b>6,303</b>	- 8.1%	<b>7,122</b>	<b>39,498</b>	<b>39,773</b>	- 0.7%	<b>48,423</b>
<b>Listings Under Contract</b>	May	3,449	3,976	- 13.3%	4,488	14,580	17,971	- 18.9%	19,578
	Jun	3,615	3,791	- 4.6%	4,351	18,195	21,762	- 16.4%	23,929
	Jul	<b>3,354</b>	<b>3,765</b>	- 10.9%	<b>4,163</b>	<b>21,549</b>	<b>25,527</b>	- 15.6%	<b>28,092</b>
<b>Closed Sales</b>	May	3,105	3,981	- 22.0%	4,316	12,278	16,104	- 23.8%	17,212
	Jun	3,599	4,013	- 10.3%	4,682	15,877	20,117	- 21.1%	21,894
	Jul	<b>3,547</b>	<b>3,998</b>	- 11.3%	<b>4,358</b>	<b>19,424</b>	<b>24,115</b>	- 19.5%	<b>26,252</b>
<b>Days on Market Until Sale</b>	May	95	96	- 0.3%	84	104	104	- 0.9%	93
	Jun	92	91	+ 1.5%	82	101	102	- 0.8%	90
	Jul	<b>89</b>	<b>95</b>	- 6.7%	<b>83</b>	<b>99</b>	<b>101</b>	- 1.9%	<b>89</b>
<b>Median Sales Price</b>	May	\$185,000	\$180,000	+ 2.8%	\$177,600	\$170,000	\$175,000	- 2.9%	
	Jun	\$182,945	\$182,000	+ 0.5%	\$179,579	\$174,000	\$176,500	- 1.4%	--
	Jul	<b>\$180,000</b>	<b>\$182,500</b>	- 1.4%	<b>\$178,445</b>	<b>\$175,000</b>	<b>\$177,900</b>	- 1.6%	
<b>Average Sales Price</b>	May	\$235,896	\$250,533	- 5.8%	\$240,066	\$222,897	\$242,642	- 8.1%	\$230,425
	Jun	\$239,520	\$246,990	- 3.0%	\$242,953	\$226,665	\$243,510	- 6.9%	\$233,140
	Jul	<b>\$232,719</b>	<b>\$250,004</b>	- 6.9%	<b>\$237,361</b>	<b>\$227,771</b>	<b>\$244,587</b>	- 6.9%	<b>\$233,848</b>
<b>Total Active Listings Available</b>	May	19,109	22,463	- 14.9%					
	Jun	18,994	22,221	- 14.5%	--	--	--	--	--
	Jul	<b>18,845</b>	<b>22,319</b>	- 15.6%					
<b>Percent of Original List Price</b>	May	93.6%	94.4%	- 0.8%	95.4%	92.6%	93.6%	- 1.1%	94.8%
	Jun	94.2%	94.6%	- 0.4%	95.5%	93.0%	93.8%	- 0.9%	94.9%
	Jul	<b>94.0%</b>	<b>94.3%</b>	- 0.3%	<b>95.3%</b>	<b>93.2%</b>	<b>93.9%</b>	- 0.8%	<b>95.0%</b>
<b>Mortgage Rates</b>	May	5.8	6.7	- 13.1%	6.3				
	Jun	5.7	6.9	- 17.4%	6.4	--	--	--	--
	Jul	<b>5.8</b>	<b>7.0</b>	- 17.1%	<b>6.5</b>				
<b>Housing Affordability Index</b>	May	140	133	+ 5.3%	134				
	Jun	142	129	+ 10.3%	132	--	--	--	--
	Jul	<b>143</b>	<b>128</b>	+ 12.0%	<b>132</b>				
<b>Months Supply of Inventory</b>	May	6.7	6.4	+ 3.5%					
	Jun	6.6	6.5	+ 2.7%	--	--	--	--	--
	Jul	<b>6.7</b>	<b>6.6</b>	+ 0.9%					

Data from past months is updated with each new report to account for late reported listings and sales.

Learn more anytime at [www.DawnRoseRealty.com](http://www.DawnRoseRealty.com).