

# July 2010

## Real Estate News

### Five Smart Reasons to Buy a Home Now

RISMEDIA, July 30, 2010--The economy is stabilizing. Home prices are holding. It's not just as good a time as ever to buy a house. It's one of the best times ever.

**1. Low mortgage rates** serve as an equity shock absorber. When buyers borrow at today's record-low rates, they start building equity as soon as they close. That means they have a little give to absorb a few ups and downs as the still-recovering housing market gains traction.

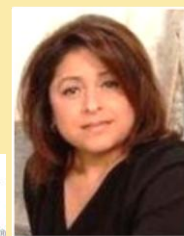
**2. Houses are in move-in condition.** Homeowners have continued to spend on maintenance and repair, according to the Harvard Joint Center on Housing. Homeowners who have been holding back kept their houses in good shape while they waited. As those houses enter the market, they are in marked contrast to tattered foreclosures.

**3. Terrific houses are coming on the market.** Foreclosures are finally starting to clear the system – and this is just the opportunity that owners of many desirable properties have been waiting for.

**4. Appraisal regulations are finally aligned with market realities.** Fannie Mae has adjusted its appraisal guidelines...again. Now that appraisers have more flexibility to set values that reflect the current market, today's deals will make it over the finish line.

**5. Plenty of programs.** Homes are more affordable than they have been for years, but communities have stuck by "workforce housing" programs that encourage middle-class families to buy houses. Buyers who qualify can get a big boost by combining one of these programs with today's low mortgage rates.

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