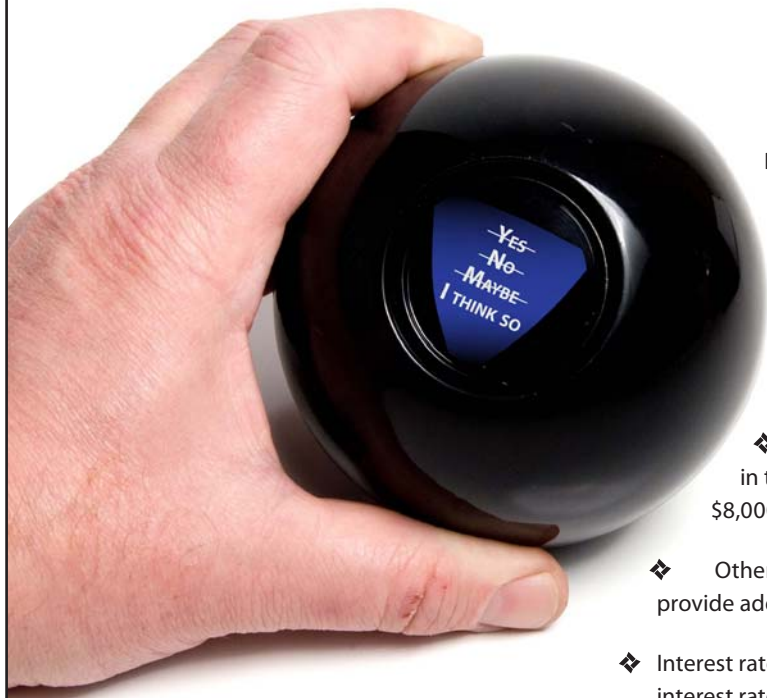


Is now a good time to buy a house in Texas?

As a Texas REALTOR®, I can assist you with this important decision.



Buying a house is a big step. The right time to take this leap depends on your financial and personal situation as well as your goals. If you are considering buying a house now, here are some strong reasons why the timing could be right:

- ❖ Housing prices in Texas have been steadily rising at a moderate pace for many years, even while other states have experienced wild price fluctuations.
- ❖ If you're a first-time buyer (not owning a principal residence in the last three years), you may qualify for a tax credit of up to \$8,000. This federal tax credit expires Dec. 1, 2009.
- ❖ Other Texas-specific programs can lower your interest rate or provide additional tax-credit incentives.
- ❖ Interest rates are at or near record lows. Even small reductions in the interest rate can significantly boost the purchase price you can afford when buying a home.
- ❖ Texas has one of the most affordable housing markets compared to household income, according to the Real Estate Center at Texas A&M University.
- ❖ Our state's economy is strong and diverse, and the population is expected to continue growing steadily. These factors all point to continued health in the housing market.

As a Texas REALTOR®, I can show you how our current housing-market conditions factor in to your goal of buying a home. You can count on me to put your interests first while I assist you during this exciting process.

Mike Gonzalez, Realtor®
Keller Williams Dallas Northwest
3700 Standridge Dr Ste 100 - The Colony, TX 75056
www.MetroplexAgent.com | MikeTX@kw.com

For more information about Texas REALTORS® or buying or selling a home in Texas, visit TexasRealEstate.com.

(214) 783-4240

 **ASK A TEXAS REALTOR®**