



Knowledge is power. Put mine to work for you.

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KELLERWILLIAMS. Each office independently owned and operated



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REAL ESTATE NEWSLETTER

Updates and community news brought to you by **Andria Holub, PA**
Your local Keller Williams Real Estate Agent

Visit us online site updates and Community Links:
Holub Realty Group

*My Goal Is To Make **Buying** And **Selling Real Estate** Easy For You.*

REAL ESTATE IN THE NEWS:

- [Big Investors Cash Out.](#) –CNN Money
- [Millions of Homeowners Could Refinance and Save Big](#) - CNN Money
- [What Economic Equality Looks Like in America](#) -CNN Money
- [Fannie Mae Announces 97 Percent LTV Option for First-Time Homebuyers](#) –Fannie Mae
- [Don't be one of the 70% who is Unaware of Down Payment Assistance](#) -Freddie Mac
- [Ginnie Mae's Role in Housing Finance](#) -Ginnie Mae

*All above links and content not affiliated with Andria Holub, PA, Holub Realty Group, or Keller Williams and intended for information only

REAL ESTATE EDUCATIONAL EVENTS:

- **Orange County Down Payment Assistance Program for First Time Home Buyers:**
 - **Orange County:** The Down Payment Assistance Program provides assistance to qualified first time homebuyers for down payment and closing costs associated with purchasing a home. [Learn More!](#)
- **Seminole County Purchase Assistance Program for First Time Home Buyers:**
 - **Seminole County:** Purchase Assistance is for qualified very low, low and moderate income first time homebuyers in need of down payment, principal reduction, and closing cost assistance to purchase new or existing homes. [Learn More!](#)

- **CreditSmart® Consumer Online Training:**
 - **Freddie Mac:** Get Smart About Credit and Homeownership Today. Available en español. Free CreditSmart online training course. Whether you are considering homeownership for the first time or currently own a home and need information on how to avoid foreclosure, this flexible, interactive course will teach you how to achieve your financial and homeownership goals. [Learn More!](#)

*This information is not a promise of financing and should not be interpreted as such.

COMMUNITY CORNER (Community and Networking Events): TELL YOUR FRIENDS!

- **Orlando/ Winter Park 3rd Annual Chowder Fest**
 - **Saturday January 24 @ 1:30pm | \$30 .00** *Look for it on **Living Social** For More Information: [Winter Park Annual Chowder Fest](#)
- **Lake Nona Nights Crescent Cinema: Maleficent**
 - **Saturday, January 30 @ 7:30pm | Free to Attend** For More Information: [Lake Nona Crescent Cinema](#)
- **Thornton Park Wine and Art Walk**
 - **Thursday, February 12 @ 6:30 pm – 9:30 pm | \$10 .00**
 - **GLASS PICK-UP at Cityfish** For More Information: [Thornton 2nd Thursday Wine + Art Walk](#)
- **Featured Upcoming Event: MARK YOUR CALENDARS and PAINT THE TOWN RED:**
 - **Contact: Andria Holub Andria@HolubRealtyGroup.com to learn more and sponsor!**



Business Buddies
Party with a purpose.
2015

BEST BUDDIES
CENTRAL FLORIDA

TUES., FEB 24th 6PM-8PM
@The Porch 643 North
Orange Avenue
Winter Park, FL 32789

PAINT the TOWN RED
and Party with a purpose.
WEAR RED
and join us at



\$15.00 pay at door

...Meet local Central Florida professionals while supporting a great cause! All *Business Buddies* event proceeds go to *Best Buddies®*, a nonprofit organization dedicated to establishing a global volunteer movement that creates opportunities for one-to-one friendships, integrated employment and leadership development for people with intellectual and developmental disabilities (IDD).

Networking Event Contacts

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BestBuddies.org

- **A SPECIAL THANK YOU TO THE FOLLOWING COMMUNITY PARTNERS:**

- [Avalon Hardware](#)
- [Creative World Avalon Park](#)
- [UCF Knights PALS](#)
- [Best Buddies](#)

*All events and prices subject to change.

KELLER WILLIAMS COMPANY NEWS:

- **Keller Williams Named One of 10 Best Companies for Employee Financial Security**
 - [The Principal Financial Group and Inc. magazine recognize Austin-based real estate franchise AUSTIN, TEXAS \(October 1, 2014\)](#)- Keller Williams Realty's outstanding commitment to their employees' financial and physical wellness has earned them the distinction of being one of the best. An independent judging panel of employee benefit experts named Keller Williams as one of the 2014 winners of The Principal® 10 Best Companies for Employee Financial Security. [Read more](#)
- **Keller Williams Announces Record Growth, Expansion into Mexico**
 - [North America's largest real estate franchise extends productivity, profitability gains AUSTIN, TEXAS \(September 15, 2014\)](#)- During its annual gathering of top-producing real estate agents from around the world, Keller Williams reported record agent count, productivity and profitability gains. Over the past year, the company extended its lead as the largest real estate franchise by agent count in North America, growing at approximately four times the rate of membership in the National Association of REALTORS®. Since January 2014, Keller Williams has added 12,000 net associates, bringing its overall associate count above 107,000. [Read more](#)
- **Keller Williams Associates and Teams Recognized on List of Top Agents**
 - [More than 100 representatives on the REAL Trends/Wall Street Journal "The Thousand" report AUSTIN, TEXAS \(July 3, 2014\)](#)- Keller Williams, the largest real estate franchise in North America, has 112 associates and teams on the 2014 *REAL Trends/Wall Street Journal* list of the top real estate professionals in America. [Read more](#)

ORRA MARKET PULSE Orlando Regional REALTOR® Association

Updates as of January, 2015

Market PULSE

January 2015



ORLANDO REGIONAL
REALTOR[®]
ASSOCIATION



ORRA Originated Sales	Average Mtg Rate	Total Inventory **	Active With Contract	New Listings	New Contracts	Under Contract	Back on Market	Expired	Withdrawn	Sales Closed	Days on Market
Jul '13	4.51%	8,099	911	4,015	3,341	7,990	717	250	731	2,958 *	63 *
Aug '13	4.64%	8,576	874	3,922	3,146	7,519	722	249	752	2,900 *	67 *
Sept '13	4.49%	9,127	830	3,588	2,767	7,224	743	305	742	2,444 *	68 *
Oct '13	4.28%	9,470	727	3,942	3,106	7,099	749	298	779	2,384 *	64 *
Nov '13	4.36%	9,609	702	3,109	2,578	6,520	664	275	797	2,130 *	67 *
Dec '13	4.57%	9,421	524	2,833	2,353	6,026	693	586	787	2,443 *	70 *
Jan '14	4.47%	9,927	518	3,931	3,089	6,460	741	323	857	1,889 *	73 *
Feb '14	4.37%	10,184	504	3,982	3,232	7,085	732	303	774	1,997 *	76 *
Mar '14	4.43%	10,343	526	4,406	3,659	7,530	812	330	906	2,435 *	76 *
Apr '14	4.39%	10,647	469	4,401	3,604	7,465	848	324	849	2,698 *	77 *
May '14	4.16%	10,908	694	4,693	3,275	7,407	824	310	921	2,683 *	73 *
Jun '14	4.17%	11,518	762	4,267	2,701	7,135	1,122	450	895	2,834 *	71 *
Jul '14	4.17%	12,093	764	4,265	2,745	6,768	1,191	368	907	2,542 *	73 *
Aug '14	4.16%	13,084	839	4,002	2,711	6,507	1,142	344	886	2,540 *	69 *
Sept '14	4.20%	12,316	768	4,017	2,666	6,315	1,176	332	942	2,770 *	70 *
Oct '14	4.05%	12,507	706	4,125	2,645	6,384	1,100	355	960	2,888 *	72 *
Nov '14	4.01%	12,121	705	3,128	2,341	6,161	982	342	831	2,290 *	77 *
Dec '14	3.86%	11,557	634	2,947	2,101	5,310	725	651	849	2,715 *	78
ORRA Originated Sales	Average Mtg Rate	Total Inventory **	Active With Contract	New Listings	New Contracts	Under Contract	Back on Market	Expired	Withdrawn	Sales Closed	Days on Market

* Corrected monthly sales. ** Includes listings with a status of "Active with Contract."

Complete stats and data may be found under Market Info at www.orlandorealtors.org. Comments or suggestions? Contact Mike Blinn, Statistician.

Market Pulse™ data represents all listings taken or sold by ORRA brokers, regardless of location and is exclusive to residential property, which includes townhomes, duplexes, single-family homes, and condos. It does not include vacant land or commercial transactions.

IMPORTANT NOTICES: To include your Community or Networking Event, or News please contact: <mailto:Andria@HolubRealtyGroup.com>