



A BUYERS' MARKET IS A TRADING UP MARKET!

If home prices dropped by 5%, here's what it could look like if you decided to trade up:

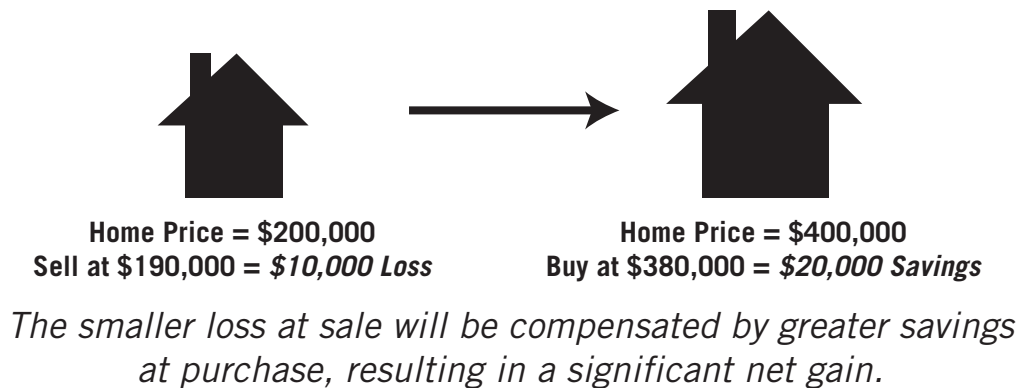


FIGURE 48 Falling home prices are a great opportunity for a savvy homeowner looking to move up. Even though your home sale price may be lower, the smaller loss at sale can be compensated by greater savings at purchase.