

Changes In The Real Estate Market

Present home owners, including those who want the tax credit for buying another home, will be pleased to know that the real estate market is brightening. They have a better chance of selling their present home in a shorter period of time and perhaps for a little more than they would have received last year. The National Association of Realtors says sales of existing homes recently rose by 7.4 percent above the same month in the previous year. Though there are still some troubled areas, such as Florida, prices are generally inching up. They have firmed up considerably for middle-class homes in areas with short commutes.

Investors and buyers are scrapping for bargains because they know selling prices are rising. The recent sales boost is helping real estate companies work through their lists of unsold

homes, which have been declining for several months.

So many conditions in the real estate market make this an exciting month:

- Spring begins in March. It's the most significant time of the year for real estate buys and sells. People will be out there looking, and the weather will be nice.
- There are bargains available on foreclosed homes and homes that have been on the market for six months or more.
- Mortgage interest rates are still near their lowest point in real estate history, but that situation could soon change.
- Real estate prices are rising, so more buyers are looking to lock in a deal right now.
- Sellers are coming out of the woodwork and looking forward to spring sales!

Parent Influence Matters More Than Public Schools vs. Private Schools

Whether lower-income city students go to public schools or private schools doesn't matter to their achievement as much as their parents do. In either case, findings by the Center on Education Policy show that the most significant factors in their present and future achievements are having parents who are involved in their lives, earn enough money to

give them enriching experiences, and have high aspirations for their children.

Though the SAT scores of private school students were higher, their performance in math, reading, science, and history was no better. They were no more likely to go to college or to be more satisfied with their jobs at age 26.



Brian Cardwell

Senior Mortgage Banker

Cell# 512-663-7479

Ofc# 512-306-1899 Ext 1917

Fax# 877-634-7069

Brian.Cardwell@securitynational.com

Security National Mortgage Co.
5000 Plaza on the Lake Ste. 250
Austin, Tx 78746

