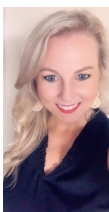


HOMES FOR THE *Holidays*

Once upon a time, real estate was thought to slow down as the new year approached, giving way to hot cocoa and flurries of snow. These days, we know better, and when winter comes around, it's also the time to buy or sell your house. So, grab your mug, sit down by a fire and find out why now is the season of homes for the holidays:

- * ***Twinkling with holiday lights, your house will shine bright to eager buyers looking for their perfect home.***
- * ***Temperature isn't the only thing dropping this winter; mortgage rates are near historic lows.***
- * ***Homes are new beginnings for buyers and sellers. When the clock strikes midnight on New Year's Eve, sellers will want to start fresh and buyers will want to be all settled into their new home.***
- * ***Tax benefits are the ultimate holiday gifts for both buyers and sellers who close before the end of the year. (See your tax advisor for more details and the best advice to take advantage of a transaction that takes place before December 31.)***
- * ***Serious buyers are out. Your home won't be subject to casual window shoppers, (they're too busy at the mall or on their computer searching for holiday gifts).***
- * ***Buyers have extra time off from work, which means more hours in their day to search for a home.***
- * ***You can increase your relocation business. January is typically the month when employees are transferred to new positions. To capture these buyers, your home must be on the market now because they often can't wait until spring.***



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