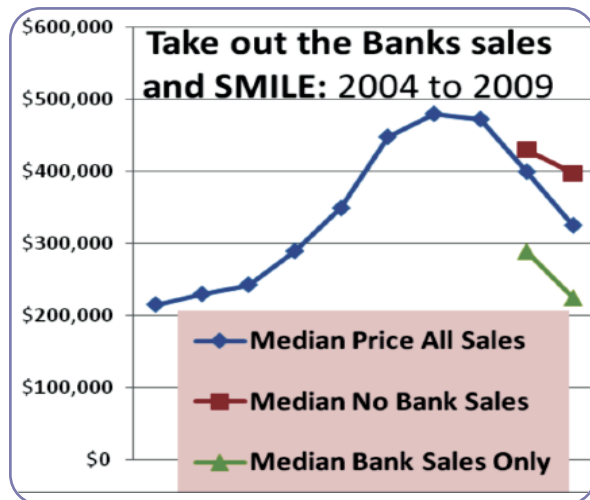
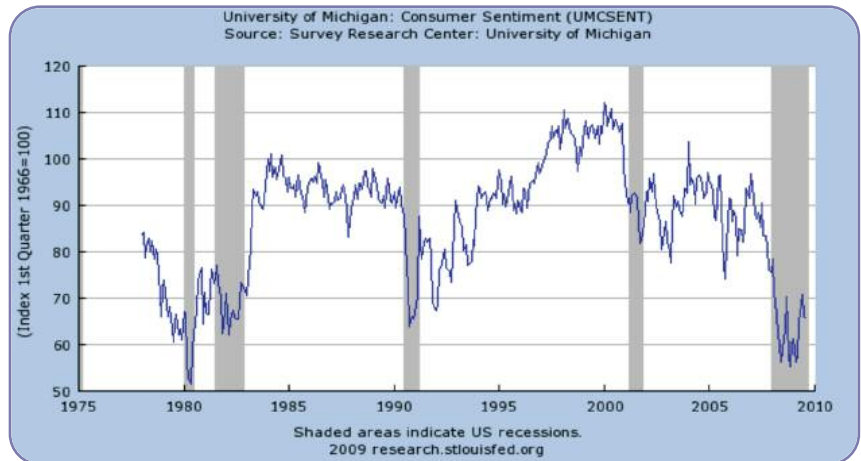


IS THIS THE RIGHT TIME TO BUY OR SELL A VACATION HOME? BUYERS, YES! SELLERS, CREATE A VALUE PLAN

BUYERS ASK, IS THIS THE RIGHT TIME TO BUY A VACATION HOME? The Consumer Confidence Index looks scary. But everyone agrees that buying at the recent peak of confidence would be buying at the top. To buy at the bottom is a strategically ideal time. For Sellers with accurate information, carefully fitting your life goals, the time could be now. Knowledge is power.



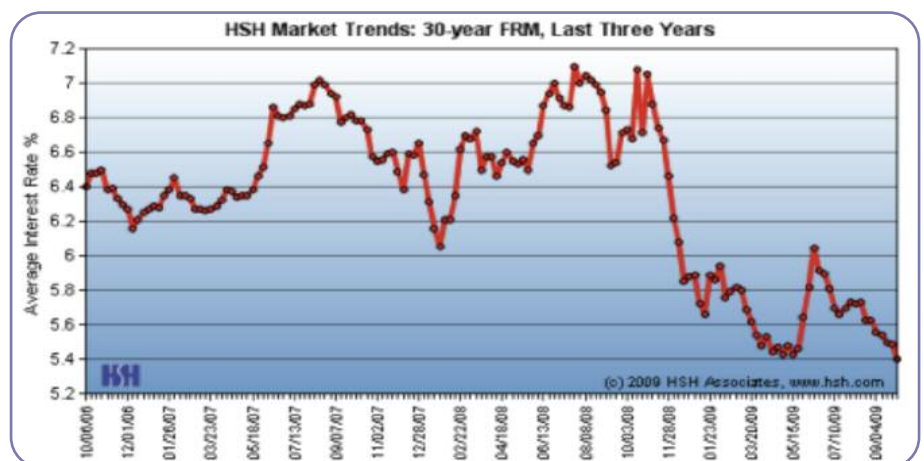
ARROWHEAD PRICES HAVE NOT FALLEN AS MUCH AS OTHER AREAS. WHY? The problem with figuring out the 'bottom' is that you don't know where the bottom is until it has gone up. A few months this way or that doesn't really mean much. The real issue is long term value and a personal lifestyle that changes everything. Our time of ownership goes from a lifetime to decades to an average of 6 / 7 years. We talk about price stability in Lake Arrowhead because it is a financial bonus. Our prices don't shoot as high nor crash as low as Orange County for example. If you need peace, quiet, sunshine, joy, a place for the kids and family and security, this is it.

HOME PRICING IS IN THE DETAILS. REPOS DISTORT, MEDIA HYPES. VALUE IS SET ONE HOME AT A TIME

MORTGAGE RATES ARE FABULOUS, the best in years. But banks are a real challenge. If they had been as careful several years ago as they are now, we might not be in this mess. Their scrutiny includes long application forms, who you are and ... oh so much stuff – that you will pass with flying colors, but a real pain in the neck.

BANKS ARE NOT SO FABULOUS for us ordinary folks. Buyers need a carefully prepared mortgage plan to fulfill their dreams for their dream vacation home.

In America, 2009, sellers must be patient while the buyer finds an advisor with 10 or more years of lending experience to address their credit, FICO, terms to fit the budget, reading the fine print... It is important for buyers to shop their lender and contact every reference.



Want to know the value of your home in 2009, or 2010?