



# Homes & Neighbors®

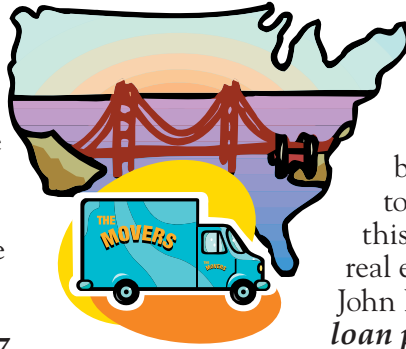
February, 2013

## We're Ready to Purchase!

**A**mericans are gearing up to make moves. The number of households planning to purchase a home has grown by 50 percent since last summer, states a report from the Conference Board.

Consumer surveys reinforce that forecast, adds Harvard University's Joint Center for Housing Studies. About **87 percent of adults believe owning a residence is a better financial choice than renting is**, the Joint Center reports. Almost 90 percent of those polled say they expect to buy a house at some point in the future.

Recent weakness in real estate markets hasn't affected the positive way Americans view homeownership. Harvard's Joint Center "finds little evidence to suggest that individuals' preferences for owning versus renting a home have been fundamentally altered" over the past few years.



### EAGER BUYERS

Renters "will come back in droves" to buy homes this year, predicts real estate advisor John Burns. **Home loan payments**

**are lower than rent costs in some communities**, he adds.

Potential first-time buyers who've been waiting for signs of a recovery are becoming aware that property values are rising. Mature owners may be ready to downsize their residence now, as well.

Real estate investors also will increase their purchase activity in 2013, Burns notes. He explains that today's market recovery offers the possibility of good returns at low risk.

Families understand **there's no better place to live than in your**

**own home.** Selecting the neighborhood and house where we want to settle down is something everyone loves to do.



**You can count on me to help you buy the home you want.** My financing experience offers you definite benefits in today's real estate market. ■

## BEARS NOTING



**M**illions of robots worldwide perform tasks ranging from welding autos to vacuuming floors. And they're getting smarter, since **fast Internet connections let them obtain information and instructions online.**

Better sensors also allow robots to adjust to their surroundings as they handle tasks demanding precision. Some experimental bots can play soccer, for instance.



Researchers now say they've come up with **a robot that can build a basic house in just one day.** And as long as the robot has a power source and concrete, it's able to work around the clock. ■

## It's Time to Refi



**SAVINGS!**

**L**ong-term mortgage rates recently were half a percentage point lower than they were a year ago, reports mortgage investment firm Freddie Mac. Homeowners across the country are refinancing to lower their monthly housing costs.

Data and technology firm LPS estimates that **today's refinancing homeowners will save an average of \$190 each month.** That's just like getting a larger paycheck.

Millions of American households still could profit by refinancing, LPS adds. Even if you considered refinancing earlier, you may discover that higher home values and expanded government refinancing programs make it possible to obtain a new loan on better terms now.

Ask me to show you how refinancing can let you have more money at the end of each month. **Take advantage of the opportunity which historically-low rates are offering you!** ■