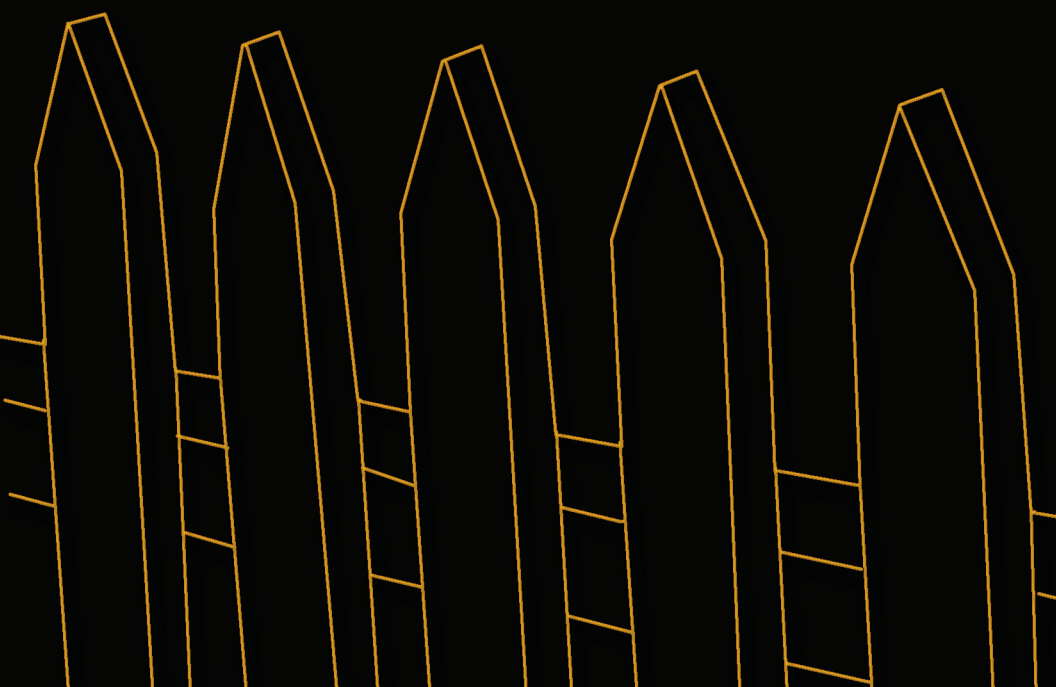
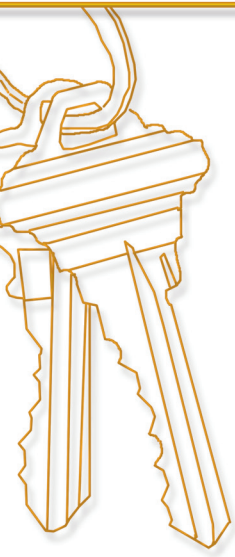




NOW IS A  
GREAT TIME  
TO BUY OR  
SELL YOUR  
HOME

**WHY?**





# REAL ESTATE IS STILL ONE OF THE BEST INVESTMENTS YOU CAN MAKE.

Despite recent slowdowns in some markets, housing remains a good long-term investment, and demographic demand favors housing over the long term.

Homeownership offers immediate benefits and long-term value. Homeowners accumulate wealth for the future while enjoying the benefits of a shelter that they can use, improve and sell.

## ***Reasons Why You Should Stop Renting***

- Rents continue to rise
- Having no economic security, not knowing how much your rent may go up in the next three years
- No tax benefits
- No price appreciation

## ***Aid for First-Time Home Buyers<sup>1</sup>***

First-time home buyers who purchase a primary residence between January 1, 2009 and December 1, 2009, may be eligible for a tax credit up to \$8,000<sup>2</sup> or 10% of the purchase price, whichever is less.

For more information, visit: <http://www.federalhousingtaxcredit.com>

A stylized line drawing of a house's exterior, showing a gabled roof and a large window with a grid pattern. The drawing is in a light orange color.

*A CENTURY 21<sup>®</sup> Agent can help you capitalize on these market opportunities.*

# IS NOW THE RIGHT TIME FOR YOUR NEW HOME?

## *What's the first step?*

The best way to start is to work with a professional — someone who can guide you and be your champion - a CENTURY 21® Agent! A CENTURY 21 Sales Professional can help you understand the opportunities in your local real estate market as you take that important first step.

A CENTURY 21 Agent can help whether you're buying or selling a home.

## *When Buying a Home*

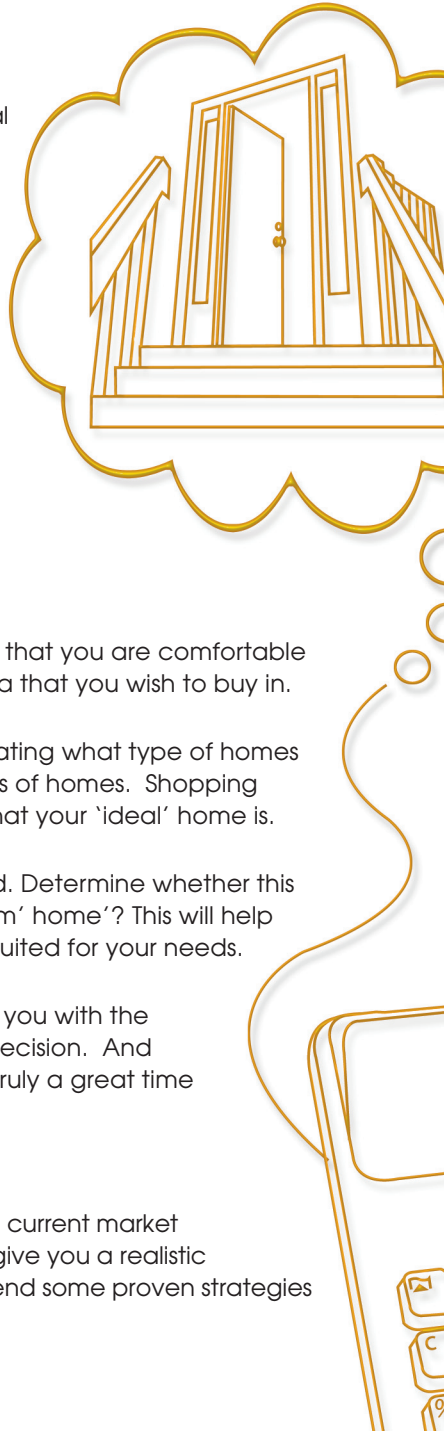
There are a few general rules of thumb that a CENTURY 21 Agent can guide you through. Eliminating your fear, uncertainty and doubt is clearly one of our primary goals.

- Search for a CENTURY 21 Sales Professional that you are comfortable with and who is knowledgeable of the area that you wish to buy in.
- Begin your home search process by eliminating what type of homes you do not want. Look at all styles and sizes of homes. Shopping online is a great way to help determine what your 'ideal' home is.
- Figure out how much home you can afford. Determine whether this purchase will be for a 'starter' or 'long-term' home? This will help determine what type of mortgage is best suited for your needs.

Your CENTURY 21 Sales Professional will provide you with the information you need to make an educated decision. And interest rates are low right now, indicating it is truly a great time to buy!<sup>3</sup>

## *When Selling a Home*

A CENTURY 21 Sales Professional will analyze the current market conditions, recent sales, and expired listings to give you a realistic assessment of your home's value and recommend some proven strategies for preparing your home for sale.





# LET'S LOOK AT WHAT YOU CAN AFFORD

Get a general idea of your buying power in today's market with this worksheet. Remember that income, debt, credit history, credit scores and financing needs are also factors that impact what you can afford.

## ***Selling Your Current Home***

Current Market Value

Amount owed + Seller Closing Costs

-

---

Estimated GROSS Proceeds

## ***Purchasing Your New Home***

GROSS Proceeds available for downpayment

Additional Funds available for Purchase

+

Buyer Closing Costs

-

---

Downpayment

**Estimate how much house you can afford - multiply your downpayment by 5.**

675,000.00

*Now let's see what homes are available for you!*

**Visit [century21.com](http://century21.com)**



# WHAT IS RIGHT FOR YOU?

***Working with a CENTURY 21® Sales Professional can help you navigate today's market.***

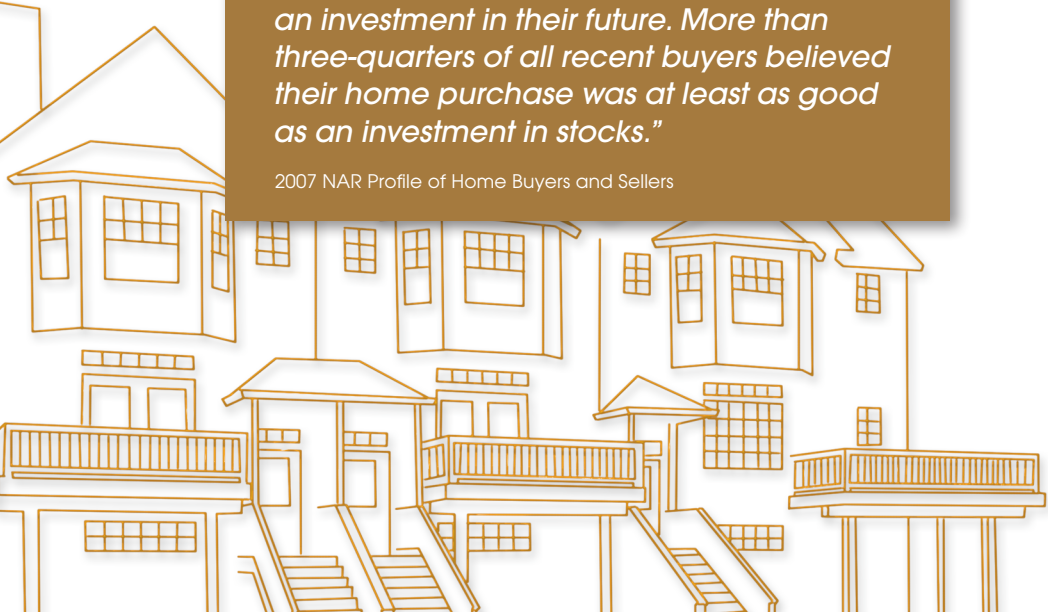
Are you dreaming about buying or selling a home? We believe that the dynamics of the market today actually benefit consumers in ways that the bull housing market of a couple years ago did not. Finding the right real estate agent can make you a savvy consumer and improve your overall experience.

## ***Here's why a CENTURY 21 Agent is right for you:***

- Our local knowledge of neighborhoods, schools, market conditions, ordinances
- Technology gives us an edge - you'll enjoy the resources available on [century21.com](http://century21.com)
- We are ready and able to make a full-time commitment to your goal
- As Real Estate Professionals we can help identify mortgage specialists who can assist you with your financing

*"Many buyers know that homeownership is an investment in their future. More than three-quarters of all recent buyers believed their home purchase was at least as good as an investment in stocks."*

2007 NAR Profile of Home Buyers and Sellers



Visit your local CENTURY 21 office, century21.com or call 800.C21.GOLD to find an Agent near you



# WELCOME

We are a strong, vibrant and global real estate family. We strive every day to deliver unsurpassed market intelligence and insights, and use our strengths to help you successfully buy and sell real estate. We embrace your goals and are committed to achieving them. Our network is your edge: More than 60 countries, 8,900 offices and 140,000 Agents strong. CENTURY 21: The Gold Standard.


Proud sponsor of



1 Source: H.R. (1) American Recovery & Reinvestment Act 2009/ The Library of Congress, <http://federalhousingtaxcredit.com/>

2 Consult a tax professional for details. Credit expires December 1, 2009.

3 [freddiemac.com](http://freddiemac.com) "MORTGAGE RATES PLUNGE IN FREDDIE MAC WEEKLY SURVEY"

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