



Make *Today's* Real Estate *Market Work* When *Selling Your Home*

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If you are already working with an agent, this is not meant as a solicitation for that business.

If you've even **thought** about selling your home, you've probably paused to ask yourself if it's really a good idea right now. We all know that the real estate market has taken a deep dive since 2008. However, there is good news to be found if you go looking for it.

First, there is the reality of lower prices. Yes, this means that you're likely going to get less money for your home. There's no escaping that fact. However, you're also going to *pay* less for the home you move into. If you work the numbers correctly, you will come out even.

Second, if you're buying *up*, then you're actually going to end up on the **positive** side of this market downturn. You're going to find a home that is much more affordable than it would have been during the boom years of 2005 and 2006.

But what if you're a seller who *bought* during that period of higher prices? You may think that there is no way you will ever recoup your investment.

Not necessarily. Yes, there will be a loss on paper—but only on the initial transaction. In the long-term, you have the opportunity to take advantage of today's incredibly low interest rates on your new purchase.

While it may feel like a loss, chances

are you will make up the money you lost on paper over the period of the term of your new mortgage. When you do the math, today's low interest rates can replace the loss of a large initial sum over time.

Here's another market reality: If you don't **have** to sell, now is a great opportunity for you to simply allow your investment time to appreciate. You could even rent it out for a year or two. By then, your appreciation could increase to a substantial amount. This could minimize your loss, or perhaps even replace it completely if the math is right.

Is this speculation? Yes. Nobody ever knows for sure where the market is going to go, but the signs are all pointing to improved conditions over the next couple of years.

How you use these realities will determine your level of success. It's all about assessing exactly where we are right now and making low-risk decisions based on solid information and analysis.

Want to talk math? Just give me a call at (360) 620-2690 or send an email to mollyells@windermere.com. I can show you how—with a little creative number-crunching—you can make the realities of today's market work for *you*.

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Excelling in the Impossible* [®]