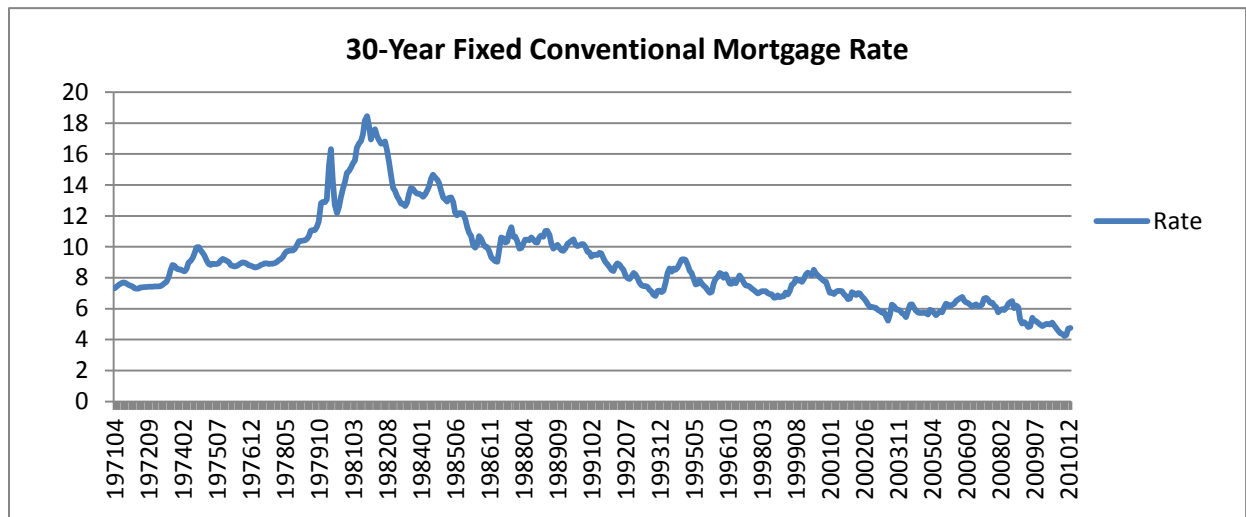


## Five Reasons to Purchase a Property Now:

### 1. Interest Rates are still the lowest they have ever been<sup>1</sup>



- Interest rates are climbing** because of inflation expectations resulting from the Federal Reserve Board's monetary easing policy and global economic recovery, increased new home orders as released by the nation's top home builders, lowered housing inventory from 9.5 million in 11/2010 to 8.1 million in 12/2010, and improved jobs market evidenced by stabilized unemployment rates.
- It is Cheaper to Own than to Rent** in 72% of metropolitan US cities, according to real estate site Trulia.<sup>2</sup>
- Real Estate is a BETTER investment option than the stock market** in the next few years. Stock prices have gone up over 70% in the last two years but home prices have not. Savvy investors are bargain hunting in the real estate market, as evidenced by high percentages of all-cash transactions in the last year.<sup>3</sup>
- Easier Loan Approval** -- lending standards have relaxed and there are many options available for qualified home buyers.<sup>4</sup> For example, qualified borrowers could pay as little as 3% down in conventional mortgages under \$417,000. And Federal Housing Administration offers "rehab" loans to help homebuyers fix up their purchases immediately. Many lenders also relaxed the maximum number of financed properties and flipped properties.

1. Mortgage rates data from FreddieMac.com as of 2/7/2011. JC Financial is not responsible for any errors or omissions, or for the results obtained from the use of this information.

2. Source: <http://www.inman.com/news/2011/01/24/cheaper-buy-rent-in-72-largest-us-cities>

3. Source: The WSJ, 2/8/2011 A1-1 "Cash Buyers Lift Housing Market"

4. Based on multiple lenders' guideline changes and changes to Fannie Mae's Guidelines