



ARBOR GLEN

AREA UPDATE

PRSRST STD
U.S. POSTAGE
PAID
SAN JOSE, CA
PERMIT NO. 266



JAN/FEB 2006

PRESENTED BY R.J. PROPERTIES

"HAPPY NEW YEAR 2006"

TODAY'S SELLERS ARE WONDERING WHERE ARE ALL THE BUYERS?
AFTER A 2005 YEAR OF: AS IS SALES AND MULTIPLE OFFERS, MANY ARE
CONCERNED WITH THE CURRENT MARKET TRENDS. ARE WE STILL ON-

POSITIVE MARKET CONDITIONS:

- * STOCK MARKET NEARS, 2001 ALL TIME HIGH
- * RETURN OF BIG-TECH COMPANIES IN THE BAY AREA
- * HIGH DEMAND FOR HI-TECH JOB, GOOGLE SALES UP
- * AUTO SALES - STRONG RISE END OF 2005
- * HYBRID CARS-GOOD MIELAGE-FAST LANE BENEFITS
- * LANDLORD SEE VACANCIES ON DECLINE - PRICES STABLE
- * CALIFORNIA CONSUMER CONFIDENCE-REBOUNDED 2006
- * MODERATE GROWTH RATE SEEN FOR 2006 IN VALLEY
- * HOME BUYERS HAVE MORE TIME AND MORE CHOUCES 2006
- * MORTGAGE LENDERS RIDING TO THE LOAN LIMIT
- * ADJUSTABLE LOAN ARE 57% OF ALL NEW LOANS
- * SOME RECOVERY IN HOME PRICE SEEN-BAY AREA
- * HOME EQUITY LOAN AND BUSINESS LOANS POPULAR
- * 2ND HOME STILL IN DEMAND FOR THOSE RETIRING
- * CALIFORNIA STILL PICKED AS POPULAR PLACE TO LIVE

NOT SO POSITIVE MARKET FACTORS TO CONSIDER:

- * HOME MORTGAGE INTEREST STILL ON THE RISE 6.5%
- * HOMES STAYING ON MARKET- LONGER BEFORE SALE
- * APPRECIATION MAY BE 0 TO 8% FOR YEAR 2006
- * SOME HOMES HAVE REDUCED THEIR PRICES
- * HOME SELL FLAT-EFFECT CALIFORNIA OTHER MARKETS
- * COST UP-POSTAGE-GAS-ENERGY-HEALTHCARE-WAR
- * WEATHER CONDITIONS-STORMS ETC. INSURANCE RATES UP
- * BUILDING MATERIAL-TRAVEL EXPENSE ALL ON THE RISE
- * NEW RULES OF LENDING RISKS-HURTING ABILITY TO BUY
- * APPLICATIONS FOR NEW HOME LOAN-VERY QUIET
- * JOB CONCERNS STILL REAL FOR THE AVERAGE WORKER
- * BUDGET CONCERNS-CITY, STATE, COUNTY, SCHOOL CONTINUES
- * CREDIT CARD DEBT AFTER HOLIDAYS A CONCERN
- * LACK OF SAVINGS-COMPANIES OFFERING NO REAL BENEFITS
- * SOME PENSION PLANS SOON TO RUN OUT OF MONEY
- * RETAILS SLOW, BIG DISCOUNT OFFERED
- * NEW HOME SALE- OFFER BIG INCENTIVES TO BUY

HOME FOR SALE - MERCED AREA

THREE BEDROOMS-TWO BATHS-ALL READY RENTED-QUIET STREET
AIR CONDITION-YARD-TWO CAR GARAGE-NEW PRICE \$385,000
GOOD PRICE-UP INCOMING TOWN-INVESTORS OR FIRST TIME BUYERS



REALTOR-BROKER
for over 25 years

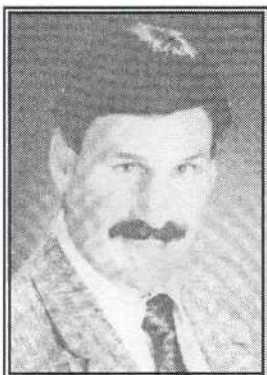
National Association of Residential Property Managers

**FOR YOUR REAL ESTATE NEEDS,
PLEASE CALL . . .
BOB BASSO**

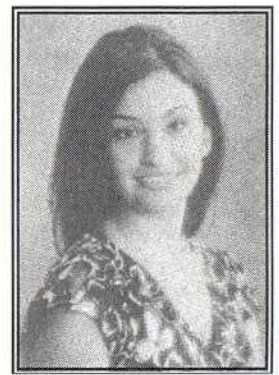
YOUR "NATIVE SAN JOSE" BROKER

FAX: 264-0859 • OFFICE: 264-0871

FREE MARKET ANALYSYS!!



S.J.S.U Grad 1974



S.J.S.U Grad 2005

