



Winter 2023

VOL. 03

ADR's INSIGHTS

A MESSAGE FROM THE CEO

Welcome to the winter 2023 issue of Americas Dream Realty's (ADR) *INSIGHTS* newsletter. In every edition, *INSIGHTS* provides valuable information about the real estate market.

Many people wish they had a crystal ball to assess the 2023 real estate market. Since they do not, one way to foresee is to peek inside the mind of the National Association of Realtors' (NAR) Chief Economist Lawrence Yun, PhD.

Will there be a housing crash? **The answer is NO!** Will mortgage rates return to 3% anytime soon? **NO!** In 2023, Dr. Yun, predicts U.S. home prices will not experience major declines, and the lowest mortgage rates we can expect by the end of 2023 is 5.5%. The bottom line – do not delay. Invest in a piece of the American Dream, **NOW**, and refinance later. Make your money work for you, **NOW**, by building equity in your own home instead of building a pile of rent receipts!



DID YOU KNOW?



Who Is A First-Time Home Buyer?

A first-time home buyer is a person that has not owned a home in the last three years. If circumstances took you out of homeownership three years ago or more – **YOU** are considered a first-time home buyer. You may qualify for first-time home buyer programs, be able to get down payment assistance **and** get your closing costs paid too!

What's Going On ...

ADR's "Becoming A Homeowner" Seminar

Learn the "Ins & Outs" of becoming a homeowner. Experts in mortgage lending, home inspections and a title company representative will discuss each aspect of the process. Of course, the one and only "Pro" Wanda Williams will explain the process of shopping for a house.

Wednesday, February 1, 2023, from 6 pm to 8 pm

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RSVP to 517.719.8240 by January 25, 2023



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