

Life Savor

Should We Wait to buy?

I've had many recent conversations with home buyers who ask if we've hit bottom and should they wait or buy now? As to if we've hit bottom, I'll let you know when prices start going up but of course that will be too late. My philosophy is to plan like you're going to live forever and live like there may be no tomorrow.

Interest rates are at the lowest we will probably see in our lifetime. Home prices have gone through the expansion, contraction, recession and could very well be in the revival or recovery stage. Any further speculative decrease in home prices will be eroded by any modest increase in interest rates.

Many clients express that they've yearned to own property here on the coast. The quality of life we enjoy here is not so hard to quantify or qualify. If you enjoy the ocean, beaches, mountains, rivers, lakes, hiking, fishing, whale watching, low traffic, great people, places and things to do, then why wait to enjoy life.

We are not promised another day. Woulda, coulda, shoulda seems to be a common theme to most procrastinators. Worst case scenario is waiting until it is too late to enjoy all that our coastal life has to offer. People flock to our community, as I once did, to savor the fresh air and natural beauty only to return to somewhere else less appealing. Catching ourselves saying, I'd love to live at the coast as we sit in hours of bumper to bumper traffic going nowhere fast.

The old adage, you can't take it with you, really hits home. If you're on the fence about buying property here at the coast, take a deep breath and a good, long look at all the benefits. Peace, sanity and being able to relax comes to mind. If you can't make up yours, then please continue to visit and you'll find a little slice of heaven.

There are some excellent buys out there today, prices not seen for years and probably will not again. Talk to your favorite Realtor and explore the many opportunities today's market has to offer. If you don't know one, please call me. I'd love to share what is available and help you find that perfect property you can call your own. Whether it is a vacation home or permanent residence, there is plenty from which to choose.

Talk to your lender and get a preapproval letter. That way, when we find the property you've been dreaming of, you can make a strong offer and improve your chances of getting it accepted. It is more important today than ever before.

Once you make the move, there is no better way to spend your time than living where you once vacationed. Now that is the true definition of, *living the good life*. We are the makers and keepers of our own happiness.

Gotta go and find some agates before my next appointment. Maybe I'll catch site of a whale or two...