

# Mortgage Matters

March 2018 Newsletter

*The most successful mortgages always start with Homeowners*

## snapshot



### HOME VALUES

Median existing home price  
up 5.8% from last year:  
\$240,500 Jan 2018  
\$227,300 Jan 2017



### EXISTING SALES

Total existing-home sales  
sank 3.2% in January to a  
seasonally adjusted annual  
rate of 5.38 million.



### FOR SALE

Total housing inventory at the  
end of January rose 4.1% to  
1.52 million existing homes  
available for sale.

As reported by the National  
Association of Realtors®

## Landscaping & Spring Cleaning

Although Punxsutawney Phil did confirm 6 more weeks of winter this year, the Spring season is upon us! As the sun comes out and the flowers begin to bloom, this is the time of year where homeowners muster the energy for a big spring cleaning. Whether you are just looking to tidy up the property for another great year in your home, or creating that perfect curb appeal to put it on the market for sale, here are some tips to maximize your spend:

- **Quiet the Clutter** – Bicycles are great for family exercise but should be put away after use. Buyers want to imagine the house with their own possessions, not yours. Installing hanging bike racks is a simple fix and can add to the storage quality of any garage.
- **Home Sweet Home** – The entryway after a long day of work can provide a calming effect when you arrive home. Painting the front door with a vibrant color and framing it with perennial plants is an easy way to add style for you and your guests to enjoy.
- **Act Like a Buyer** – What would you want if you were the house hunter? Taking this point of view generally can provide motivation to power wash the exterior, trim and edge the grass, and fix a paver or two in the driveway. Despite a full weekend commitment, this only takes some elbow grease and not much out of the wallet!

If you do plan on hitting the market this season, or are interested in refinancing for larger Spring projects, give me a call today. We can discuss the current rate environment and any financing options that may meet your needs. I look forward to hearing from you!



Homeowners Financial Group USA, LLC | [homeownersfg.com](http://homeownersfg.com) | NMLS#93718 | BK 0906222

This is not a commitment to engage in a loan transaction. All loan products and loan amounts may not be available in your area and are subject to credit and property approval pursuant to agency and investor guidelines. Information, rates and programs are subject to change without prior notice. Some products may not be offered directly by Homeowners Financial Group USA, LLC (HFG) but are offered through a lender with whom HFG has a business relationship. This may be intended for industry professionals only. Other restrictions and limitations may apply. Copyright ©2018, Homeowners Financial Group USA, LLC. All rights reserved. Please visit [homeownersfg.com/licensing](http://homeownersfg.com/licensing) for state license information.