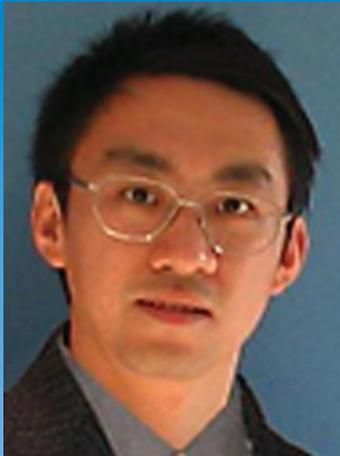




Preferred Client update

FEB 2012

Working hard to keep you informed



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Call Now for a Free Market Evaluation

My goal is to meet all of your real estate needs. I look forward to hearing from you as I am happy to answer ANY questions you may have.

Inspiration of the Month

"Keep going - success is often just one more decision away."

- Anonymous

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What's Happening in Calgary_(and area)...

Calgary, February 1, 2012 - Home sales in the City of Calgary are off to a slow start as buyers show continuing caution, according to figures released today by CREB® (Calgary Real Estate Board).

Active Listings as of February 1, 2012

	Count	Average Price	Ave. DOM
Single Family	4,793	\$526,231	80
Condominium	1,990	\$321,561	78
Combined Residential Active Listings	6,783		
Rural With Home	849	\$1,114,276	134
Rural Land	502	\$700,082	244
Total Rural	1,351		
Total MLS Active Listings	8,134		

Sales for January 2012

	Count	Average Price	Ave. DOM
Single Family	953	\$427,635	69
Condominium	349	\$265,389	65
Combined Residential Sales	1,302		
Rural With Home	40	\$684,900	126
Rural Land	13	\$425,388	129
Total Rural	53		
Total MLS Sales	1,355		

Five Home Winterization Musts

1. Install or replace weatherstripping- check the rubber threshold gasket at the bottom of exterior doors and replace if worn or torn. Make sure the top and sides of the door are weatherstripped and fit tightly.

2. Change the filter in the heater. In older furnaces, filters should be changed monthly. Change or service newer, more efficient filters according to the manufacturer's instructions.

3. Replace your old thermostat with a new programmable model. This allows you to regulate the heater to warm the house when you're there and to reduce the temperature when you are at work or asleep.

4. Have your heater inspected by a licensed heating and air conditioning contractor. An inspection ensures that the heater is operating safely and efficiently. In many cases an inspection can alert you as to whether the unit is at the end of its life. It's nice to have the option to replace an old heater before it quits and becomes an emergency on a cold January day.

5. Clean gutters and downspouts so fallen leaves won't clog them. Make sure that downspouts discharge away from the foundation and that soil is graded away from the foundation and at least six inches below the siding.

CIR REALTY TIPS

Reducing Your Current Interest Rate

If you are presently locked into a high-rate mortgage, you may be thinking about breaking your current mortgage contract and renegotiating at a lower rate. What you should know is that unless your mortgage contract specifically allows for this, your current lender is under no obligation to allow you to renegotiate. That being said, most lenders will allow you to prepay your mortgage and will charge you the greater of a three month interest penalty or an interest rate differential calculation. The first step you should take is to find out what your lender will charge you to renegotiate your mortgage rate. Once you determine the penalty, then you can begin to calculate the potential benefits of a lower rate.

* Not intended to solicit buyers or sellers currently under contract. If you do not wish to receive this publication, please contact the writer to be removed from the mail list. Thank you, CIR REALTY®

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