



Preferred Client update

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Working hard to keep you informed



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Call Now for a *Free* Market Evaluation

At CIR REALTY meeting all of your real estate needs is our goal. We look forward to hearing from you as we are happy to answer ANY questions you may have.

Inspiration of the Month

"If we're growing, we're always going to be out of our comfort zone."

- John Maxwell



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

Calgary, Jan 2, 2013 - According to CREB... Residential real estate sales in the city of Calgary ended the year on a high note, with sales volume up 15 per-cent in 2012 compared to 2011, and benchmark prices up five per-cent.

Active Listings as of January 2, 2013

	Count	Average Price	Ave. DOM
Single Family	4,187	\$597,652	99
Condominium	1,567	\$362,383	103
Combined Residential Active Listings	5,754		
Rural With Home	876	\$1,188,806	164
Rural Land	530	\$688,525	275
Total Rural	1,406		
Total MLS Active Listings	7,160		

Sales for December 2012

	Count	Average Price	Ave. DOM
Single Family	940	\$473,632	59
Condominium	395	\$298,811	73
Combined Residential Sales	1,335		
Rural With Home	36	\$714,994	108
Rural Land	11	\$716,772	284
Total Rural	47		
Total MLS Sales	1,382		

Mortgage Review Time?

Courtesy of Jen Matthias – Lead Planner, Mortgage360

Most of us think of our mortgage as a "buy and hold" transaction. You get a 5 year term and let the autopilot take over until it comes up for renewal—right? Well, maybe not. Set it and forget it may not be the best strategy. In fact, it is a great idea to have an annual mortgage review to see if you are getting the best bang for your buck—after all, a lot can change from year to year and there are many reasons—and ways—to tweak your mortgage. Such as:

- You are thinking of purchasing a new home, a vacation property, or an investment property.
- You would like to pay less interest, reduce your amortization, and become mortgage free sooner
- Your income has changed (time for a payment increase?)
- You've had an increase or decrease in assets (perhaps a lump sum pre-payment is in order?)
- You are considering a home renovation, a debt consolidation, or have an impending expense

If any of these sound familiar to you then it's worthwhile to contact us for a 360 Degree mortgage review – www.mortgage360.ca

CIR REALTY TIPS

NEW House for the *New Year*

Out with the old, in with the new. This sentiment is really fitting at this time of year when we take down the lights and decorations and we look around and see that maybe our house isn't quite what it used to be. But you don't have to spend a tonne to make a difference. Change out your light fixtures, or your taps. Put up new curtains or blinds. Paint a room. Put down a new throw rug. These are all relatively quick and easy fixes to make you fall in love with your house all over again.

* 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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