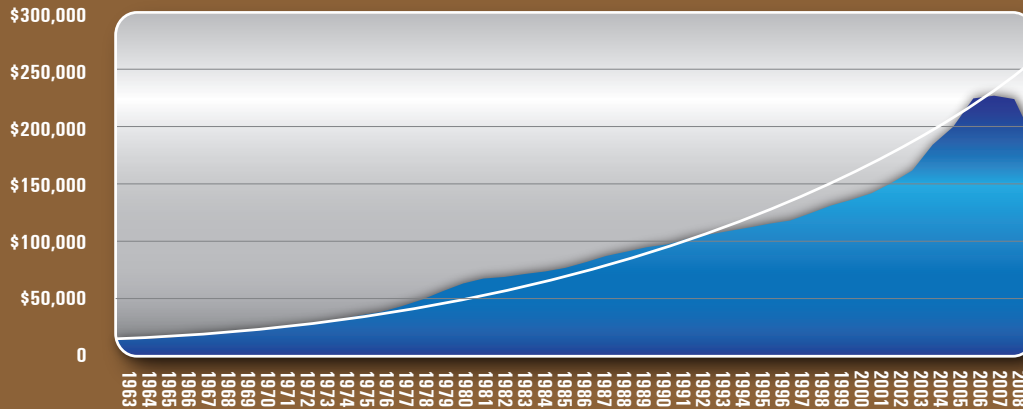


Think It's Crazy to Buy Now?



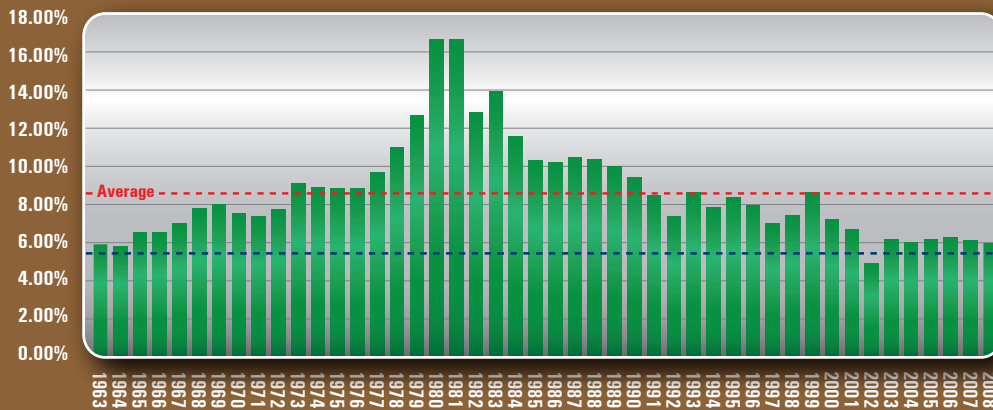
Home Economics 2008

Median Price Trend



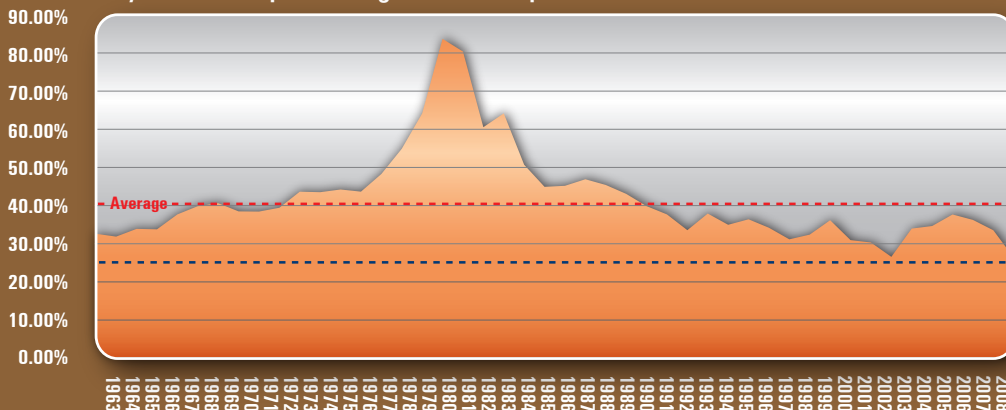
The National Median Sales Price is now at \$183,300. This is significantly below the historical trend line

Interest Rates



The current conventional 30 year fixed mortgage rate is near a 46 year low of 5.5% and only about 2/3rds the average of 8.68%

Payment as a percentage of Per Capita Income



Using current fixed rates, the percentage of individual monthly income required to finance 80% of a median priced home is now only 25% compared to an average of 41%. Homes are now more affordable than they've been in the last 46 years.

While some may think it crazy, given the current combination of low rates, low prices and affordability better than it was in 1963, right now may just be the best time to buy that we have seen or perhaps will see, for a very long time.



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