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 Realtors Associations:
 National Assoc
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 MT Chapter CRS
 Pres 2006 and 2007
 Boards:
 Vice-President
 Lake Co Commty Devel
 Polson Commty Devel
 Lake County Red Cross
 Kiwanis Club of Polson
 AndThe Society for
 People who join too many
 associations!

Ramblings..... Where did the summer go? It took so long to get here –then we had a few really hot days - now people are talking about ski passes! We got a good crop of peaches this year from our home orchard, currants too. So, of course, I spent a goodly amount of time processing the fruits of Jim’s labor. Mainly, I used our food dryers, having found that when properly done, dried fruit in a Ziploc package lasts for years. I also spent a lot of time working on upgrading and repairing the 2 family rental houses. They are really spiffy now. And I know much more about scraping, painting and caulking than I did when I started in July. ...As for the current economic debacle, rest assured that the more conservative lenders in this part of the USA are here to stay and interest rates are still low. If you are interested in investing, this may be a very good time to do so. Inman News and I remind you that there will always be people who need to buy a home and real estate has always been a good long term investment. (see below) Hang in there because the worst economic effect is the one that comes from being afraid. Don’t you be afraid to give me a call to set up an appointment, I’m done with being a renovator—for the time being. **Cindy**



Realtor

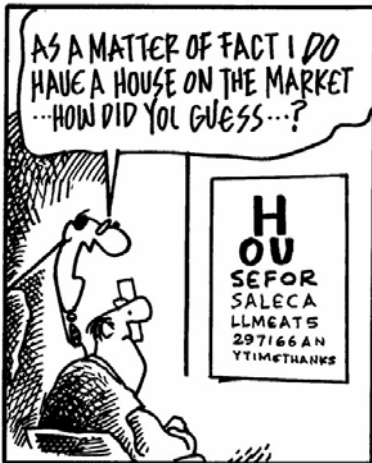
Great website:
 . The *HOPE for Homeowners* program will refinance mortgages for borrowers who are having difficulty making their payments, but can afford a new loan insured by HUD’s Federal Housing Administration (FHA). Read more about *HOPE for Homeowners* at www.hud.gov/foreclosure.

News analysis: Long-term value, not short-term appreciation
 By Inman News, Tuesday, October 7, 2008.
 Demand for housing now depends on more basic considerations -- a new, but actually an old, set of fundamentals.
 Homeownership offers more control and freedom compared to renting. The government subsidizes homeowners, not tenants. And over the long term, owning a home is a disciplined way to build savings as owners pay off their loans and keep their housing costs predictable, assuming they get fixed-rate mortgages.
 And finally, homeownership becomes reasonably affordable because wild swings in value even out as liquidity excess is not pushing too many buyers into the market.
 In this environment advantages still favor owning over renting, but the new fundamentals translate

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THANK YOU ! THANK YOU! THANK YOU! My business has been built on referrals. Perhaps you know of someone thinking of moving to this area. I would be delighted to send them a package of information about Lake County and my services. Or maybe you know someone who already lives here that is ready to buy real estate. I have a limited number of dinner certificates from different eateries here at the office for my faithful readers/clients. Stop in for one with my thanks for your past help.
Cindy



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You just have to laugh when life gets too serious...

Cindy



Multiple Listing Service Data Year-to-Year—Residential—for Lake County (excepting the Swan Valley and Bigfork area) The data comes from the NWMT Association of Realtors but the math is mine.... And remember I'm no math whiz. This data is for the first 3/4 of 2008 and a comparison of stats for the whole year in 2007 and 2006—For the total area and for all cumulative sales for all price ranges 1/1/07-9/30/07 compared to YTD 9/39/08 we are down 43%. (208 in 2007/118 in 2008) More than 40% of those properties currently active are listed at \$400,000 or more. Only 16% of total YTD 2008 sales were in that same price range. Many of those are condos.

Cindy

Price Range	Active Current Listings	Active Under Contract	DOM max Active	Listings Sold YTD 2008	Listings Sold Total 2007	Avg DOM to closing 2008/2007	Listings Sold Total 2006
0-99,999	11	1	800	7	23	158/186	38
100,000-149,999	28	4	321	22	42	135/135	45
150,000-199,999	42	5	343	26	40	153/132	52
200,000-249,999	24	1	280	15	33	139/165	39
250,000-299,999	31	2	322	16	27	136/166	25
300,000-349,999	24	0	249	1	28	113/163	18
350,000-399,999	41	1	354	13	18	161/123	17
400,000-499,999	26	1	318	6	12	243/176	18
500,000-999,999	71	1	337	6	19	319/222	37
1,000,000-	63	3	280	4	18	299/235	11
Totals to 9/30/2009	361	19		118	260	174/164	300