

The HD Realty Team is a sharp group of Realtors who put your real estate needs in "High Definition."

[www.HDrealestate.net](http://www.HDrealestate.net)

For More Info: (541) 690-8416

June 2017 Issue

**Upcoming Events:**

GeoCashes in CP June 10  
Run 4 Freedom July 4  
Arts in the Park July 11

**Local Area Websites:**

School District:  
[www.medford.k12.or.us](http://www.medford.k12.or.us)

[www.district6.org](http://www.district6.org)

Jackson County:  
[www.co.jackson.or.us](http://www.co.jackson.or.us)

Home Builders Association:  
[www.hbajc.com](http://www.hbajc.com)

Got a Real Estate  
Question? Call Us At:  
541.944.5540  
541.646.2295



**Don't Forget  
Movies in the  
Parks**

Bear Creek

June 17 & 24<sup>th</sup>  
July 8, 15, 22, & 29  
August 5 & 12

Twin Creeks Park  
July 14, 21, & 28

Pfaff Park  
August 4, 11, & 18

**New Conventional Loan with 1% Down!**

Are you looking into buying a home and just don't quite have the 3% or more down? This Program is one you need to look at! Your Conventional Loan with 1% down payment! This program went live this month and we wanted to let all of you in on it. The product makes it very affordable to use a conventional loan on properties that may not finance FHA- due to peeling paint, no gutters, etc. The interest rate isn't any different than a regular 3% down conventional loan, which is another reason why this program is affordable. This would be a great opportunity for first time home-buyers that have a 680 credit score and some money in the bank. There are even some areas in Josephine County that don't have income limits. So if you have tried to get a loan before and just didn't have enough saved up for a down payment- you may have enough now. Please feel free to reach out with any questions you may have regarding this product. (Information from Mary Tillery & Heather Case @ Guild Mortgage)

**Local Prices Rise as Inventory Tightens!**

As a buyer, there are certain needs and wants that you have when looking for a home. Buyers lately have discovered that they are having to adjust some of the criteria just to get a house. With inventory down approximately 22% over last year, finding a house has gotten a lot harder. Home owners are staying in their homes longer- 5-7 years instead of the 2-5 years. Prices have also increased. Approximately 1 in every 5 buyers is from out of state and they have cash to play with, which means that they can increase the asking price of the house and not have to worry about an appraisal. Thus the housing prices are going up slowly. What keeps the prices from skyrocketing are the buyers who need to finance and the appraisers that keep things in check. No longer are we seeing appraisers throwing numbers on paper to make it work- some appraisals are coming in low and with conditions that need to be fixed- this is keeping the sales prices from rising quickly.

As a seller this is good news- your house should sell quickly. This doesn't mean that you don't need to take care of deferred maintenance. Take extra time to look at your home and take care of items that need to be taken care of- peeling paint, roof, strapping the water heater, staging if needed, pressure wash, and have great curb appeal. Buyers are still looking at your home and trying it on- if they don't like what they see, they will move on. What that means for you as a seller is longer days on the market and a price cut to get it sold. If you need help to see what needs to be done- give us a call. We can help you get that dialed in.

## Re-Purpose Your Items Around the House

DIY cascading flower  
pallet planter box.  
Simple & inexpensive,  
this unique idea will give  
you lots of space for  
beautiful flowers

<https://www.pinterest.com/pin/177047829084068244/>



Another fun repurpose project can be to spruce up your bathroom vanities. Use an old dresser and cut a hole in the top for a sink OR have the sink sit on top of the dresser. You can use wax on the surface of the dresser and then paint over the whole thing. Where the wax is the paint won't adhere and you will have an antique looking vanity in your bathroom!

<https://www.pinterest.com/pin/390335492681400507/>

## Monthly Gifts! First 10 People

To our MVP's!

A Special Thank You for Helping us Grow  
our Business. Let us Give Back To You!

Thank you all for helping us not only keep business going but continue to grow! Keep looking for our newsletters as there will be monthly giveaways for you. There are so many of you that have helped us- yet we can only do a set amount so please understand that it will be a first come situation.

Email: [belandshirley6@gmail.com](mailto:belandshirley6@gmail.com)

### JUNE GIVEAWAY!

\$10 gift card to Morton's! Enjoy great lunches or dinners while sitting indoors or outside on the patio. Please email for your gift- Say Giveaway in subject line

2644 Suzanne Way #100  
Eugene, OR 97408

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**kw** EUGENE &  
SPRINGFIELD  
KELLERWILLIAMS REALTY

**New Loan You Should  
Know About!  
...MORE INFO INSIDE**

If your house is listed- this is not meant to be a solicitation

Each Office is Independently Owned and Operated