

QUARTERLY NEWSLETTER | October 2022



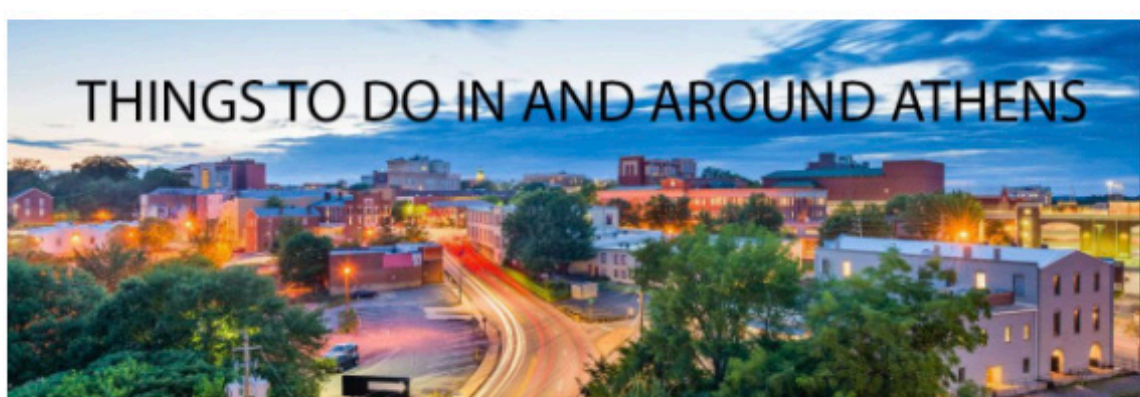
**Ongoing Home Price Appreciation**

If you're thinking about making a move, you probably want to know what's going to happen to home prices for the rest of the year. While experts say price growth will moderate due to the shifting market, ongoing appreciation is expected. That means home prices won't fall. Here's a look at two key reasons experts forecast continued price growth: supply and demand. [READ MORE HERE](#)



**2nd Half Market Forecast**

The housing market is at a turning point, and if you're thinking of buying or selling a home, that may leave you wondering: is it still a good time to buy a home? Should I make a move this year? To help answer those questions, let's turn to the experts for projections on what the second half of the year holds for residential real estate. [READ MORE HERE](#)



THINGS TO DO IN AND AROUND ATHENS

[ATHENS/CLARKE EVENTS](#) | [WATKINSVILLE/OCONEE EVENTS](#)



**Renovate & ROLL IT IN**

Did you know you can borrow up to 15% of your new home's value to pay for renovations? Here are some key points: You can finance your home purchase and repairs in one loan. There are low down payment options (that are subject to credit score requirements). Build equity immediately after repairs are completed. Interest rates are competitive as compared to other types of loans. [Get in touch with a lender here.](#)



**What Does This Mean?**

Buy the house you want. Committing to the house doesn't mean you have to commit to the financing forever. Smart homeowners always look for a better financing opportunity, then refinance when the time is right. You can always change your financing to more favorable terms later, should better rates and products become available. And, if rates only get worse, then you'll be glad you married the house when you did. [Get in touch with a lender here.](#)



[Want to see what your home is worth? CLICK HERE](#)



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