



NOW IS A
GREAT TIME
TO BUY OR
SELL YOUR
HOME

WHY?





REAL ESTATE IS STILL ONE OF THE BEST INVESTMENTS YOU CAN MAKE.

Despite recent slowdowns in some markets, housing remains a good long-term investment, and demographic demand favors housing over the long term.

Homeownership offers immediate benefits and long-term value. Homeowners accumulate wealth for the future while enjoying the benefits of a shelter that they can use, improve and sell.

Reasons Why You Should Stop Renting

- Rents continue to rise
- Having no economic security, not knowing how much your rent may go up in the next three years
- No tax benefits
- No price appreciation

Aid for First-Time Home Buyers¹

First-time home buyers who purchase a primary residence between January 1, 2009 and **EXTENDED - 2010**, may be eligible for a tax credit up to \$8,000² or 10% of the purchase price, whichever is less.

For more information, visit: <http://www.federalhousingtaxcredit.com>

A CENTURY 21[®] Agent can help you capitalize on these market opportunities.





LET'S LOOK AT WHAT YOU CAN AFFORD

Get a general idea of your buying power in today's market with this worksheet. Remember that income, debt, credit history, credit scores and financing needs are also factors that impact what you can afford.

Selling Your Current Home

Current Market Value

Amount owed + Seller Closing Costs

Estimated GROSS Proceeds

Purchasing Your New Home

GROSS Proceeds available for downpayment

Additional Funds available for Purchase

Buyer Closing Costs

Downpayment

Estimate how much house you can afford - multiply your downpayment by 5.

675,000.00

Now let's see what homes are available for you!

www.MyRochesterAgent.com



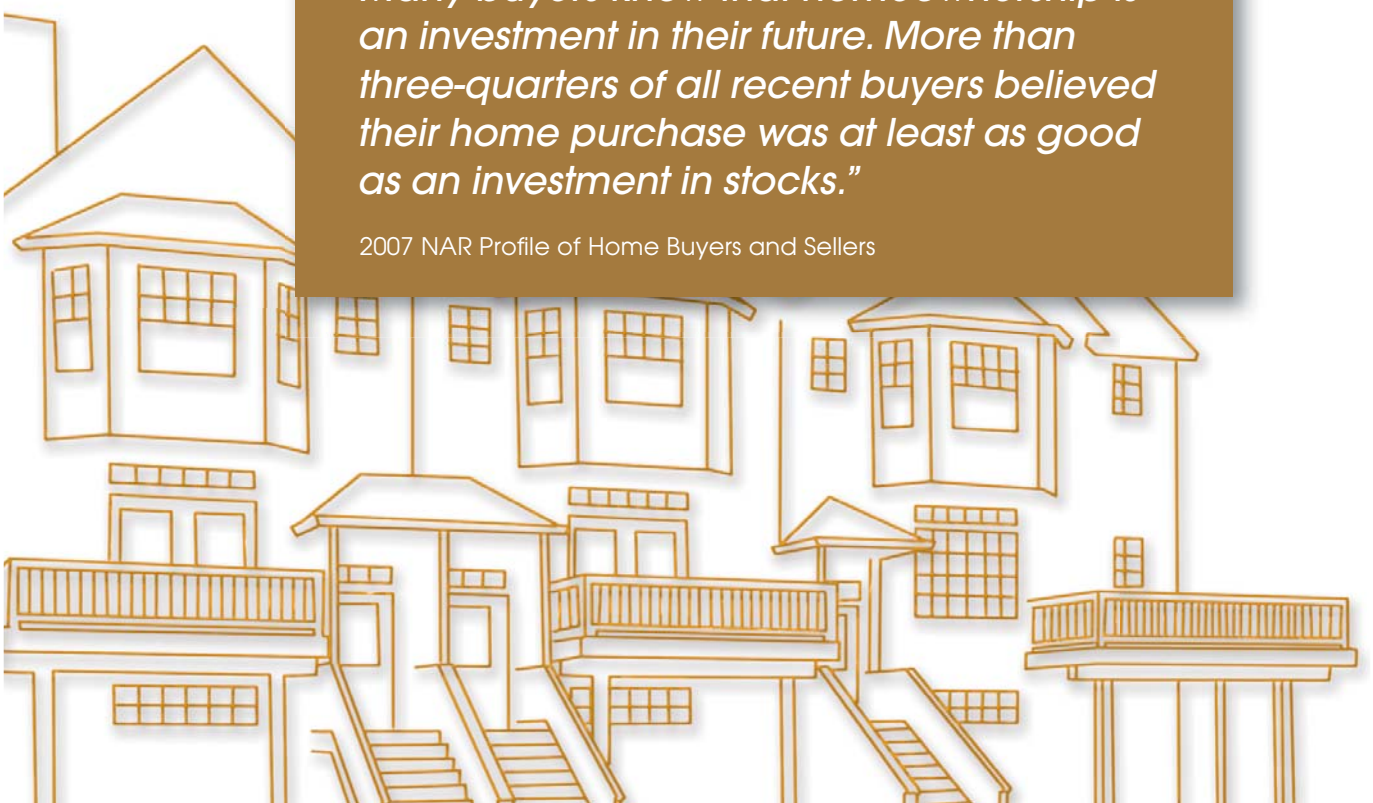
WHAT IS RIGHT FOR YOU?

Working with a CENTURY 21® Sales Professional can help you navigate today's market.

Are you dreaming about buying or selling a home? We believe that the dynamics of the market today actually benefit consumers in ways that the bull housing market of a couple years ago did not. Finding the right real estate agent can make you a savvy consumer and improve your overall experience.

Here's why a CENTURY 21 Agent is right for you:

- Our local knowledge of neighborhoods, schools, market conditions, ordinances
- Technology gives us an edge - you'll enjoy the resources available on century21.com
- We are ready and able to make a full-time commitment to your goal
- As Real Estate Professionals we can help identify mortgage specialists who can assist you with your financing



“Many buyers know that homeownership is an investment in their future. More than three-quarters of all recent buyers believed their home purchase was at least as good as an investment in stocks.”

2007 NAR Profile of Home Buyers and Sellers

Call Tod Myers, CENTURY 21 Capital Multi-Million Dollar Producer
(585) 414-0855 or Visit www.MyRochesterAgent.com



WELCOME

We are a strong, vibrant and global real estate family. We strive every day to deliver unsurpassed market intelligence and insights, and use our strengths to help you successfully buy and sell real estate. We embrace your goals and are committed to achieving them. Our network is your edge: More than 60 countries, 8,900 offices and 140,000 Agents strong. CENTURY 21: The Gold Standard.

Proud sponsor of



1 Source: H.R. (1) American Recovery & Reinvestment Act 2009/ The Library of Congress,
<http://federalhousingtaxcredit.com/>

2 Consult a tax professional for details. Credit expires December 1, 2009.

3 freddiemac.com "MORTGAGE RATES PLUNGE IN FREDDIE MAC WEEKLY SURVEY"

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