



## *Real Estate Times*

*with Suzanne Dingley*

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### LEARN BEFORE YOU LEAP

Although there is still speculation regarding the overall health of the real estate industry, there are signs that we are nearing the bottom of the market. If you are considering a purchase, either as your primary residence or strictly as an investment, you can easily capitalize on current conditions if you are educated and prepared.

While no one can say with absolute confidence that prices won't drop any further, some people simply must and will buy a home. Let me share some suggestions to help you avoid pitfalls and take advantage of today's opportunities.

First, shop for an appropriate mortgage and secure a letter of prequalification. Then you'll know exactly what price range is within your reach, and you'll stand more strongly when making an offer.

Explore Real Estate Owned properties, or REOs, which are held by banks after foreclosure, and be willing to compromise if you find a truly exceptional value. These homes are often offered well below market value, and if you are willing to hunt for bargains and negotiate, you'll be able to take advantage of high inventories and languishing listings.

Finally, assemble a top-notch team of professionals, including your lender, inspector, and attorney. Most importantly, find a real estate agent to coordinate all the activities of the other professionals who are key to the transaction. Protect your interests with trusted representation.

*For responsible service in all your  
Real Estate needs, call*

**The Suzanne Dingley Team**

640-4205

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*Free consultation*

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