



# *Real Estate Times*

*with Suzanne Dingley*

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## **THE STRONGEST LINK**

The question on everyone's lips is, "When are things going to return to normal in real estate?" Well, if the "normal" being referred to is the conditions and shady financial dealings that created the artificially inflated markets of five years ago, then we need to be thinking about redefining "normal."

The bad lending practices of the past are indeed making it more difficult now to secure financing, but try to understand that's not necessarily a bad thing. Those days of lower standards and easy money led us into this predicament in the first place. It's good for housing and for the economy when banks become interested in whether loans will be repaid.

In the "new" normal, home prices will stabilize, the number of sales will start gaining, and more people will again realize the benefits that homeownership offers, for both per-

sonal and financial security. With historically low interest rates, affordable prices, government incentives, and motivated sellers, the housing market is already experiencing the initial signs of recovery.

All of these factors combine to get first-time buyers excited about a purchase. As these consumers enter the market, they will trigger other purchases, and the chain of transactions grows. Expect your real estate representative to reveal a wide range of affordable choices and guide you toward securing the financing you need to make your dream come true.

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

**The Suzanne Dingley Team**

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*Free consultation*

