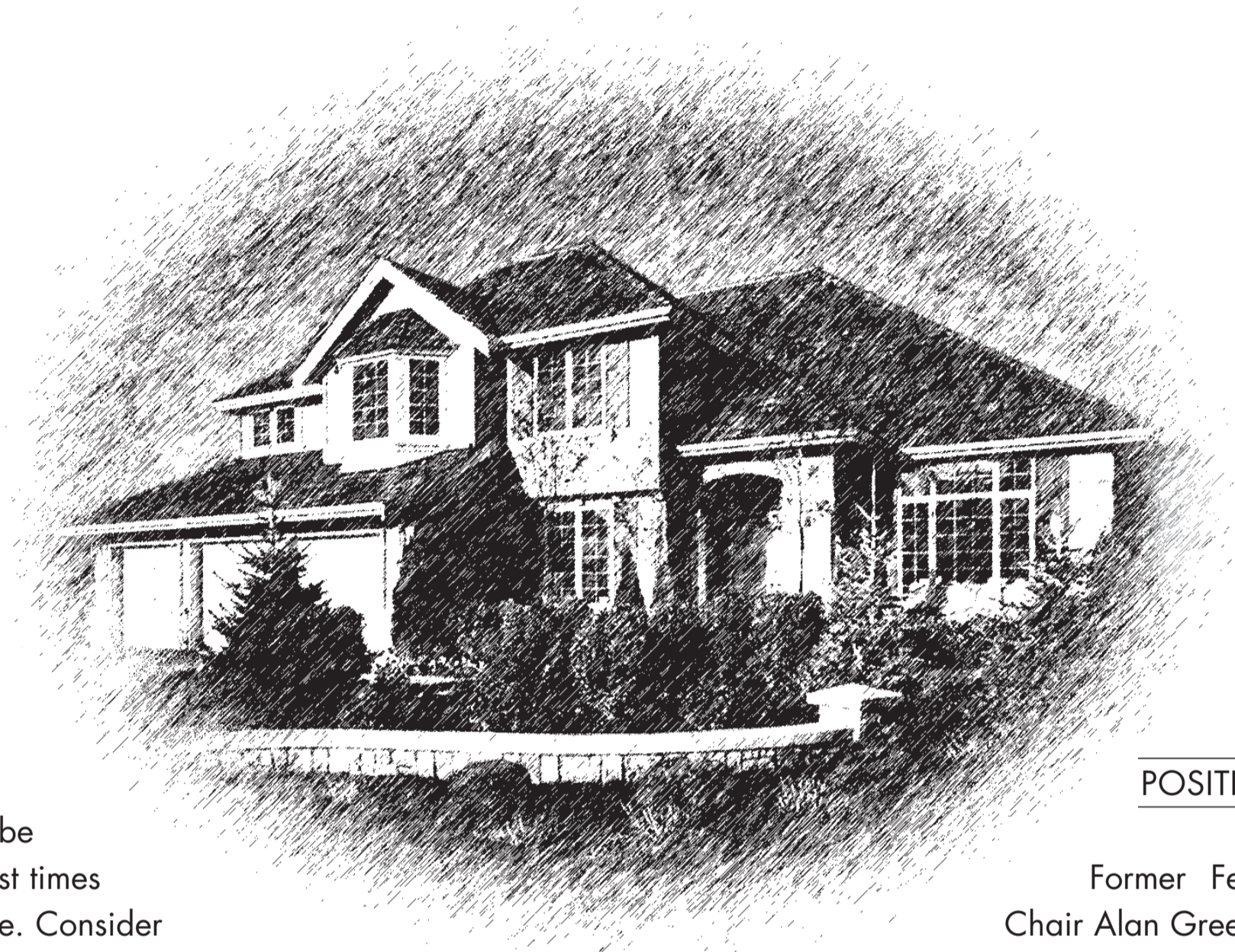


It's a great time to buy or sell a home.



Right now may actually be one of the best times to buy a home. Consider these facts:

INTEREST RATES NEAR RECORD LOWS

Today's interest rates are comparable to 40-year lows, offering homebuyers a once-in-a-lifetime opportunity.

LARGE INVENTORY WON'T LAST

There are currently 3.75 million homes for sale. We have had a record inventory of homes on the market in recent months, offering consumers the greatest choice in decades.

PRICES OVERALL HAVE STABILIZED

Contracts for home sales in August are up 4.3 percent¹ and the outlook is for home prices to increase next year.

POSITIVE OUTLOOK

Former Federal Reserve Chair Alan Greenspan recently said that housing prospects are looking up. "Most of the negatives in housing are probably behind us. The fourth quarter should be reasonably good, certainly better than the third quarter."² According to industry estimates, 2006 will be the third-best year on record for home sales.³

REAL ESTATE IS A GREAT INVESTMENT

Homeownership is a safe, secure way to build long-term wealth. The national median price of homes bought ten years ago has increased 88 percent.³ The number of US households is expected to increase 15 percent during the next decade, creating a continued high demand for housing.⁴

DON'T DELAY


Now is a great time to buy or sell a home. Call your REALTOR® or go to REALTOR.com, America's number one real estate site.



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¹ August 2006 Pending Home Sale Index—National Association of REALTORS®.

² Reuters News, Alister Bull (10/26/2006).

³ National Association of REALTORS® 2006 existing home sale series.

⁴ The State of the Nation's Housing 2006—Joint Center for Housing Studies of Harvard University.