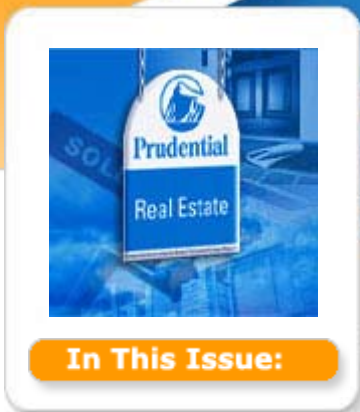


What's New

from



In This Issue:

» [Mortgage Rates](#)

» 5.25% - 30 yr average interest rates still LOW, get locked in before they go up again!

Remember \$8000 tax credit

» Use funds now for closing costs, downpayment or buy down rates...

[This Months Market Activity](#)

» [Monroe New Duplex](#) - 4 Bdr, 2 Bth, \$164,900

» [Monroe New Ranch](#) - 3 Bdr, 2 Bth, \$128,888

» [Monroe Acreage](#) - 3 Acres - Township Taxes & Zoned Ag - \$125,000

» [Monroe New Commercial Building](#) & 5 Acres - Near Hwy - \$300,000

» [Monroe New Price](#) - Ranch 3 Bdr, 2.5 Bth, 1.6 Acres - \$215,000

» [Forreston New Ranch](#) - 3 Bdr, 1.5 Bth, 2 Car - \$63,000

» [Polo New Commercial Bldg](#) - Over 6,000 sqft - Parking 100 spaces - \$225,000

» [Freeport New Ranch](#) - Over 2,150 sqft main floor, quality & character, 3 Bdr, 2.5 Bth - \$169,500

» [Stillman Valley Schools New Ranch](#) - Edge of Rfd, 4bdr, over 3,200 sqft main flr - \$285,000

» [New Price Building Site](#) - 4.6 Acres partially wooded, river frontage, partially tillable - \$52,500

» [New Price Lake Carroll](#) - Lake Front 4 Bdr, 3 Bth, 3 Car - \$599,000

» [New Price Freeport](#) - 3

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August 2009



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[July Home Sales](#)

Freeport	26	avg \$128,192	avg 172 days on mkt
Galena	11	avg \$195,947	avg 151 days on mkt
Rockford	170	avg \$110,315	avg 85 days on mkt
Monroe	13	avg \$103,423	avg 125 days on mkt
Janesville	67	avg \$107,455	avg 99 days on mkt

[WI Home Buyer Education Seminar](#)

Aug 15
8am to 4pm

Lunch provided

Neighborhood Housing Services of Richland County
608-647-4949

[IL Home Buyer Education Seminar](#)

Aug 21 and 22
Friday 5pm-9pm and Saturday 9am-1pm

Freeport Neighborhood Housing Services
815-232-6197

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[Learn More about "Finally Home,"](#)

a free program through the Illinois State Treasurer's Office that helps borrowers who cannot obtain conventional, sustainable mortgages because of bruised credit or a high debt to income ratio. This program also helps qualifying borrowers refinance a mortgage. [click here for additional information](#)

[Tax Credit can be used for Closing Costs](#)

HUD Issues Guidelines for

FHA will now permit its lenders to provide a 0% interest short term advance loan at 0 interest, that will let qualified home buyers use the tax credit to either make a larger downpayment above the FHA required 3.5%, cover closing costs or buy down their interest rate. Contact your Lender / Realtor or [click here for more information](#).

[Take Advantage of the \\$8,000 Tax Credit](#)

If you're looking to buy your first home, you must be signed, sealed and delivered by Nov 20th! Currently it generally takes 45-60 days to close a transaction and if you are considering buying a short sale or foreclosure, the process will take even longer... Time to get to it!

Bdr, 1.5 Bth, 2 Car +
Character - \$96,500

» **New Price Dakota
Schools** - 3 Bdr, 2 Bth, 2
Acres - \$209,900

» **New Price Oregon** - 4
Bdr, 2 Bths, 1.8 Acres -
\$164,900

» **New Price Orangeville
Schools** - 3 Bdr, 2.5 Bths,
19 Acres - \$195,900

Links:

- » [Blog - check it out](#)
- » [Prudential Preferred, Realtors - WI](#)
- » [Prudential Midwest, REALTORS](#)

Files:

- » [NAR Tax Credit Q&A.pdf - 483.57 KB](#)
- » [Tax Credit Overview.pdf - 194.56 KB](#)
- » [Tax Credit Overview in Spanish.pdf - 192.32 KB](#)

Comments:

SUBMIT

Refundable tax credit of up to 10% of sale price with a maximum of \$8,000

There are income limits for singles with over \$75,000 and married filers with over \$150,000

It must be a be your primary residence for three years
If you have not owned a home for the last 3 years
Must close by 11/30/09

For more information on the credit and the 2009 Stimulus legislation click here...

See the below **File Links** for additional information, questions and overview, including in Spanish...

New Monroe Location

Announcing our new location downtown Monroe, just off the square, stop in...

1111 16th Ave

Enjoy a well deserved break, for all that you do!



Search All Available Properties In;

- » [Freeport and NW IL](#)
- » [Monroe and SW WI](#)
- » [Galena and NW IL](#)
- » [Rockford and NW IL](#)

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