

From: Chris F. Campbell <chris@roophorealty.com>

Subject: Happy New Year From RooPho Realty, 2012

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Dear Friends,

Happy New Year's. I hope your Holiday's were safe and fun. I'd like to suggest to all my friends not to forget the small privately owned business around the valley. They really are the backbone of the community. I have listed privately owned business in the Valley that I use myself and recommend them highly. With Tax Season here you might want to give Ed Smith a call, he's been doing my taxes for years and many of my friends have been using his services too. I've also added two new Wellness Centers to the list, both Just Breath and The Lotus are great places for maintaining your health and well being. Another new one is my Dentist, how did I leave him off the list all this time? Dr. Ferguson and his staff are the best and are located at 12th Street and Missouri. A number of my friends have been going to him as well.

2011 was a tough year for real estate but I think it ended on a high note. Residential property values were mostly stable for the Phoenix area. Oh, I know you'll hear in the press that values went down and they did, somewhere around 1%, which is statistically flat. I am very optimistic 2012 will be a much better year for sales. Values aren't expected to go up by anything measurable and interest rates just dropped again. For those who lost a property to foreclosure or short sale you have 3 and 2 years respectively before you can get another loan, so if you experienced one of those in 2009 or 2010, you could get a loan in 2012. Certainly something to think about.

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1) My Real Estate Selling Style? Many of you know me and know my selling style, but I thought I summarize it for those who may not. In two words, I'd say I'm "**low pressure**". I like to let you set the tempo. I can send you an email with listings that fit your criteria and I won't go a dime over what YOU set as your price limit. Or, if you like to meet, you can join me in my office and we can go through MLS together and talk about the communities, areas of town, shopping locations and so on. The first time we go out is an day of education. This is a great time for you to see communities and the difference between how a property looks in the picture and reality. Sometimes one doesn't resemble the other. If I don't call you every day, please don't think I forgot about you, I know you're busy and will contact me. I might send a short email occasionally to say hi but no pressure and no stress. I truly love what I do and enjoy

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the time I spend with my clients/friends, many times you become one and the same.

2) FAQ's.

RE FAQ - What is the process for buying a property?

[Click here to find out.](#)

Metro Phx FAQ - Evan-Churchill Interior Tour.

[Click here to find out.](#)

3) Interest Rates at Record low, AGAIN!

How low can they go? AZCentral.com reported the 30 year fixed mortgage rate dropped to 3.91% and the 15 year dropped to 3.23%. This is great for everyone. This could bring more buyer's to the market and that would help sell more properties. This is also good if you want to refinance. Then why isn't the market getting better? According to AZCentral, many people have already taken advantage of the low rates or can't. Remember, after a foreclosure you can't get another mortgage for 3 years and it's 2 years after you short sale. The other problem in Phoenix is there aren't many homes on the market. For the last 6 months, I've checked around the 1st of each month how many homes are on the market and how many sold in the previous month. As of January 5th, there are 18,392 residential properties on MLS and 7,839 sold via MLS in December 2011. It's been that way since I started checking. Metro Phoenix is selling close to 50% of what's on the market each month. Buyer's in metro Phoenix have to look hard and act fast when they find the right property. Get the full story here; [AZCentral.com Full Story](#)

4) City Target Store in Downtown?

Some local developers are trying to convince Target that Downtown Phoenix is ready for an Urban Store according to the Minneapolis - St Paul Business Journal. This would be great for Downtown and takes us another step to having the conveniences residents in Downtown have been waiting for. No word from Target yet but I went to their corporate website and see they have been opening many stores around the country and many of those are Urban Stores. One site in mind for the 2 level store is next to the Bank of America Tower at 3rd Street and Washington.

Have a great 2012 and of course, please think of me if you or anyone you know has any questions about real estate, I'm always happy to help in any way I can.

Best Regards,



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