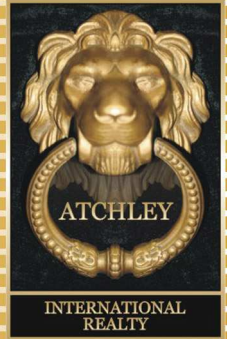


Inna Snyder, REALTOR®

**Atchley International Realty
9040 Town Center Parkway
Lakewood Ranch, FL 34202**



INNA SNYDER

YOUR LOCAL REAL ESTATE PROFESSIONAL

KEEPING IN TOUCH WITH SOME HELPFUL TIPS AND REAL ESTATE INFORMATION...

What Goes Down Must Go Up

While we have been in a buyer's market for the last few years, in many cases it is now converting to somewhat of a neutral market. Some price ranges are even considered a sellers market now because of the lower inventories. Additionally, well priced homes properly prepared for sale are receiving competitive bids thus driving prices up.

While the market for upper end properties still has a higher than average inventory, an uptick in the economy should work wonders in this segment of the market as well. So what will the market be like in the near term? Good for both buyers and seller alike.

With inventory stabilizing and interest rates still as low as they have ever been, the future seems pretty bright. As always, we'll have to wait and see, but as long as the ever present "shadow inventory", foreclosed homes not yet listed for sale, doesn't hit the market all at once, we may be on the road to steady recovery and growth in home values.


Inna Snyder

Talk About Extremes

With global warming being such a hot topic in both political and social circles, have you ever wondered what the hottest and coldest recorded temperatures have been on Earth?

The coldest temperature ever recorded on earth is -89.2 degrees Celsius (-128.5 degrees Fahrenheit) at Vostok, Antarctica on July 21, 1983. That all-time low broke the previous world-record minimum of -88.3 °C (-126.9 ° F), set on August 24, 1960, also at Vostok.

On September 13, 1922 a temperature of 57.8° Celsius (136° Fahrenheit) was recorded in the shade in EL-Azizia, Libya. It is the highest shade temperature ever measured on Earth. There is some evidence that the equipment and the conditions for the reading may have given an elevated figure: the thermometer used was less sophisticated than most models present in weather stations at the time, while the reading may also have been influenced by the presence of black tarmac nearby. The second highest temperature on record is 56.7°C (134 °F) in Death Valley, California in 1913. Third on the list is the 53.9°C (129°F) recorded in Tirat Tsvi, Israel in 1942.

Always There for You!

Contact Inna Snyder - (941) 539-7737

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FEATURED LISTINGS FOR YOUR REVIEW

Please feel free to share these exceptional values with friends and family.

The following listings represent an assortment of properties available in the MLS across a range of prices and locations by Atchley International Realty. If you or someone you know is looking to buy, please call Inna Snyder, REALTOR®.



\$220,000 3 Bdrms + 2 FBths
5430 Myrtle Wood; Unit 55

Meticulously Maintained Upscale Villa in one of Sarasota's Finest Golf and Tennis Communities.



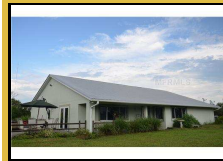
\$238,800 2 Bdrms + 2 FBths
707 Foggy Morn Ln

Short Sale: Live the FL Lifestyle! Gorgeous views from this well-kept 2/2 with office/den/study.



\$274,000 4 Bdrms + 3 FBths
22410 75th Ave E

Quiet country living yet just a short drive to the amenities of Lakewood Ranch.



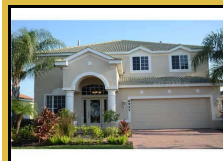
\$280,000 4 Bdrms + 2 FBths + 1 HBth
7901 Barr Rd

Short Sale. Beautiful country retreat). Beautiful tile floors throughout, carpeting in bedrooms.



\$299,900 3 Bdrms + 2 FBths + 1 HBth
2933 Wilderness Blvd E

Beautiful and spacious home located in prestigious gated, golf community. Centrally located.



\$300,000 4 Bdrms + 3 FBths + 1 HBth
6927 74th Street Cir E

This beautiful 4 bedroom 3.5 bath pool/spa home has it all, and priced like a short sale to boot!



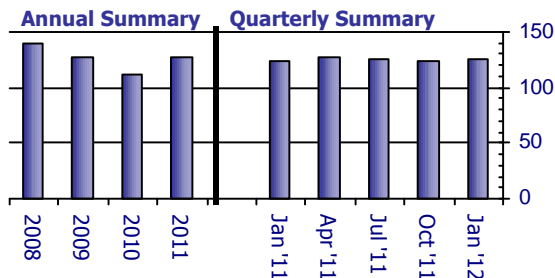
\$335,000 4 Bdrms + 3 FBths
329 Blackbird Ct

Nearly new, Sam Rodgers Key West model, never lived in when purchased in 2010.

REAL ESTATE NEWS AND TRENDS

DOM Trend in Sarasota County

The graph shows the average days on market (DOM) that single family homes took to sell in Sarasota County. DOM remained relatively stable at 0.8% when comparing 3-months ending January, 2012 to the same quarter in the prior year.



SOURCE: Graph includes single family homes sold in the Sarasota Association of Realtors over the last 4 years.

	<u>Mortgage</u>	<u>Rate</u>	<u>Points</u>	<u>Margin</u>
Current	30 Yr Fxd	3.87%	↓ 0.8	N/A
Mortgage	15 Yr Fxd	3.14%	↓ 0.8	N/A
Rates	5/1-Yr AR	2.80%	↓ 0.7	2.74
	1-Yr ARM	2.76%	↑ 0.6	2.76

Freddie Mac mortgage rates as of 2/2/2012.

The Housing Market

With so much negative talk about the housing market in the media, the National Association of Realtors' 2011 survey revealed that people still feel that owning a home is a good idea.

Seventy-eight percent of recent home buyers said their home is a good investment, and 45 percent believe it's better than stocks. According to survey results, most buyers believe in the long-term value of home ownership.

Although overall home prices have trended lower, other NAR survey data show the median price paid by owner-occupants is notably higher than paid by investors, who are under-represented in this study and largely use cash to purchase heavily discounted distressed homes.

First-time buyers who financed their purchase used a variety of resources for the downpayment: 79 percent tapped into savings, 26 percent received a gift from a friend or relative, typically from their parents, and 7 percent received a loan from a relative or friend. Nine percent sold stocks or bonds and 8 percent tapped into a 401(k) fund. Ninety-four percent of entry-level buyers chose a fixed-rate mortgage.



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