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PROPERTIES



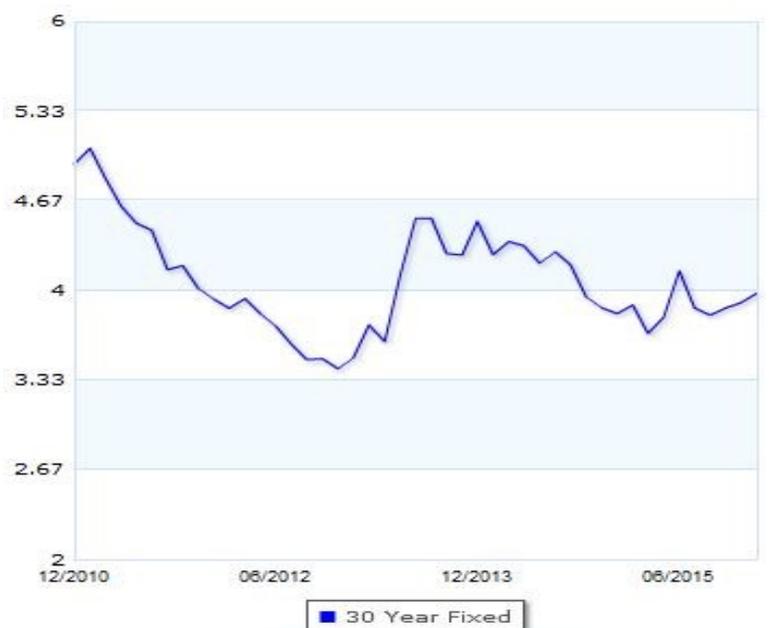
NEWSLETTER



## Or . . . the Outlook for 2016!

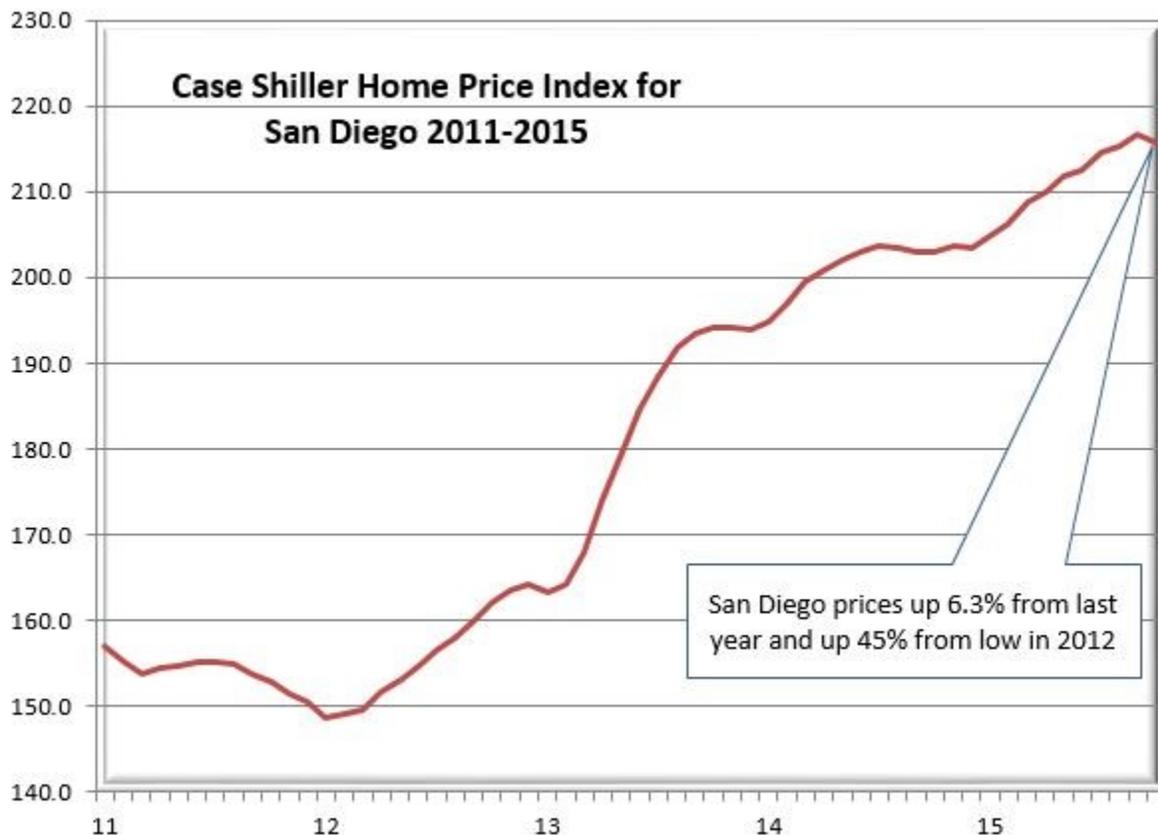
The Feds hiked their interest rate a couple weeks ago, but you'd never know it by looking at mortgage interest rates (still less than 4% for 30-yr fixed). There are many reasons I expect only modest mortgage interest rate increases in 2016:

- What matters is the 10-yr T-bill rate, which is driven by the Fed's purchase of bonds ("Quantitative Easing") and they are in not in a hurry to sell them.
- Inflation remains unusually low - well below the 2% target.
- Overseas financial weakness and volatility cause global investors to buy U.S. Treasuries, putting downwards pressure on long term U.S. yields.



When mortgage interest rates finally do rise, won't that push home demand and prices down? Probably not! With interest rates low, banks have raised the qualification bar to high levels, often making it a challenge to borrow. As rates rise, lenders will be motivated to lower the bar, so more buyers will be able to qualify and bid up home prices.

Talking about home prices, the latest [Case Shiller Home Price data](#) was just published today, showing the San Diego real estate market continues to climb - October closing prices are down slightly from September, as expected, but still up a solid 6.3% year over year:



**I expect prices to hold pretty steady until an "early Summer" selling season next year, and the time to get ready for that is now! Homes that are well presented and realistically priced are moving quickly. That's where a great Realtor can be of great value – helping sellers get their home ready to market, and choosing the optimal listing price that can produce strong offers resulting in the highest net selling price. I am also connected to the sought-after "off market" inventory of homes for sale.**

**Questions about how best to achieve your housing goals? Feel free to give me a call at 858-735-0924 - or drop me an email at [dmark@san.rr.com](mailto:dmark@san.rr.com). [Click here](#) to read new reviews from my many happy clients, with names, details, and "Five Star" ratings. [Click Here](#) to see an example of our premium property marketing methods.**

**Debbie**

**P.S. I greatly appreciate your referrals, so please connect me with your friends who might appreciate my help!**



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