



HELPING YOU FIND YOUR WAY HOME

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The Robyn and Jessica Team
Real Estate Brokers

QUOTE OF THE MONTH
"Reputation is what you do when people are looking. Character is what you do when people aren't looking."
Parke Kallenberg

Congratulations

Please join us in congratulating Beki for winning the December Trivia Contest. Thank you to all who participated and this month the prize could be yours.

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Real Estate Fact

According to the Portland Metro Association of Realtors® the condition of the national real estate market does not represent the local market. Oregon is a unique market, primarily due to its attractive quality of life. However, in addition, there are sub-markets, such as the Coast, the Willamette Valley, Southern Oregon and Central Oregon.

Anyone who relies upon news reports about the national housing market in making purchasing decisions in Oregon is making a big mistake. That would be like relying on national weather patterns in deciding whether it would be a good day for a picnic at Washington Park.

Upcoming Fun Activity

The granddaddy of Oregon film events, the Portland International Film Festival packs 100 films from 30 countries into a busy two weeks every February. More than 33,000 people attended last year's festival, which included 160 screenings in three downtown theaters. PIFF's gala Opening Night Party is a not-to-be-missed affair.

The festival will celebrate its 30th anniversary this year and will run from February 9th to 24th. For details go to www.nwfilm.org

Trivia Contest

What is the most shoplifted book?

Mistakes You Can't Afford to Make in Real Estate!

Do Not Choose the Wrong Mortgage: Home loans are no longer the lifetime obligations they used to be, now that refinancing is simplified. Still, you do not want to be saddled even for a short time period with the wrong mortgage. Investigate all your options, making sure to compare worst-case scenarios. Be sure to look at initial interest rates, future interest rates, and payments (if different), and the possibility of prepayment penalties. Always be aware of the possibility of a prepayment penalty and make sure you know the total cost if there is one!

Client Circle

Congratulations to Luke on his new home in NW Portland!
Congratulations to The Choi Family for selling their NW Portland home!