

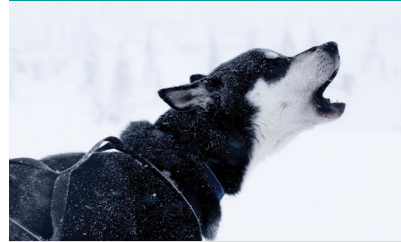


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## APPRECIATION & GIVING



We'd like you to join us on **LEAP DAY (February 29, 2020)** for a special event hosted by Pack First Properties.

We are offering a private **3:00pm showing** of the movie **"Call of the Wild"** at Regal Evergreen Parkway Theatre.

Please arrive early, as you will also receive EITHER a small drink OR a small popcorn for each family member.

All we ask in return is that you **help us stock the pantry at Oregon Food Bank**. Please bring canned or boxed foods, such as tuna, chicken, salmon, soup, chili, stew, pasta, rice, and whole grain cereal.

Visit our fundraising page at [give.oregonfoodbank.org/PackFirst](http://give.oregonfoodbank.org/PackFirst) to give monetary donations.

Please **RSVP** with the number attending by **February 13, 2020** as space is limited. See you soon!



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## UNDERSTAND THE DIFFERENCE

### pre-qualification:

- Informal and self-reported
- Often done quickly online or over the phone
- No hard inquiry
- Provides a general idea of how much home you can afford
- Home sellers typically don't care to see it

VS

### pre-approval:

- Requires paperwork (e.g. W2s, bank statements, SSN)
- Can take a day to a couple of weeks
- Hard inquiry on your credit history
- Spells out exactly how much a lender is willing to loan you
- Gives sellers the confidence that you're serious about buying

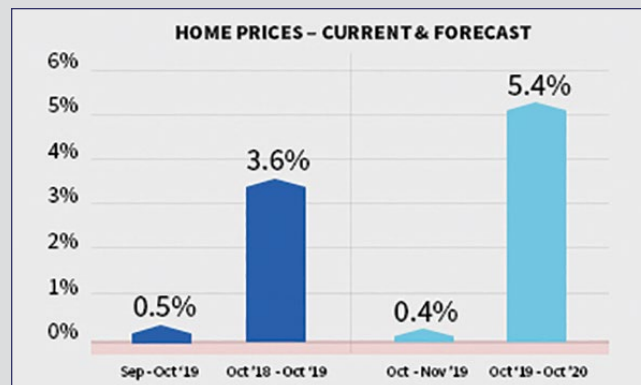
## TIDBITS

### MORTGAGE RATES:

Mortgage rates have dropped recently. The average rates on 30-year fixed and 15-year fixed mortgages both decreased. We have seen 30 year VA loans priced under 3.00% and 30 year conventional at 3.375%! Mortgage brokers have over 200 lenders to shop, so be sure you get the best loan possible.

### AVERAGE RENTS:

Nationally, rent for a 1 bedroom rose .4% in December to \$1,217 per month, while average rent for a two-bedroom increased .1% to \$1,440, according to Zumper. With over 1 million active rental listings reviewed, the majority of large rent growths nationwide occurred in the mid to lower tiered markets.



### BRISK HOUSING MARKET:

Chief Economist Dr. Frank Nothaft said, "The latest U.S. index shows that the slowdown in home prices we saw in early 2019 ended by late summer. The decline

in mortgage rates has supported a rise in sales activity and home prices." CoreLogic predicts home prices will rise 5.3% year-over-year by November.

**"Pack" first, you'll soon be *Moving!***

## January 2020 Newsletter



### FOR SALE!

**1500 SW Skyline Blvd #15**  
**\$254,000**

Property is just minutes to downtown Portland or the Coast. A 2 bed/2 bath condo with all the right stuff to make living easy and convenient. Engineered hardwood floors throughout, a large private outdoor space uncommon to any other unit, appliances included. Fresh paint, motivated seller!



### FOR RENT!

**321 NW Adams Avenue, Hillsboro**  
**\$1,695/mo**

This attached duplex-style townhome has 3 bedrooms, 2.5 bathrooms with a private deck, single-car attached garage plus an extra parking space. Gas fireplace, all appliances included and enjoy a grassy commons area. Small pet okay upon approval. Available Now!



### FOR SALE!

**20534 NW Sedona Lane, Beaverton**  
**\$335,000**

Over 1800 square feet overlooking wetlands. 3 bedroom, 2.5 bath townhome w/new deck, fireplace, travertine tile entry, kitchen floors and counters, all appliances included and attached garage. Within walking distance to the Quatama Park & Ride.

### COMING SOON!

**SW Portland**  
**\$399,900**

Cute 3 bedroom/2 bath bungalow, approximately 1200 square feet located in the heart of SW Portland. It has a large fenced yard, deck and central air. Gas cooking and all the appliances are included. Call to schedule an early viewing.

### COMING SOON!

**5 Bedrooms/3 Baths, Beaverton**  
**\$675,000**

Beautiful multi-generational home with 5 bedrooms/3.5 baths. Master and 2 bedrooms on the main level, 2 family rooms, large laundry room, gorgeous kitchen w/tons of cabinet storage, 3-car garage, new deck, new roof all on a dead-end cul-de-sac.

### REFERRAL DRAWING!



Our business relies heavily on our best customers giving us referrals. Each referral will give you a chance to enter our quarterly drawing, scheduled for **March 31, 2020**. Call, text or email us if you have a name and number you'd like to share. **All referrals are appreciated!**

### REAL ESTATE HIGHLIGHTS

**Below are the 12 month appreciation figures for your area during December 2018 to December 2019.**

N Portland	1.0%	Gresham/Troutdale	4.8%
NE Portland	1.8%	Milwaukie/Clackamas	3.0%
SE Portland	0.5%	Oregon City/Canby	4.1%
W Portland	-2.2%	Lake Oswego/West Linn	2.6%
Mt. Hood	-0.7%	NW Washington Co.	-0.8%
Beaverton/Aloha	3.3%	Hillsboro/Forest Grove	4.9%
Tigard/Wilsonville	0.5%	Columbia County	5.0%
		Yamhill County	4.9%

♥ Do you know someone who is buying or selling? We love referrals! ♥



"Pack" first, you'll soon be *Moving!*

**Are you planning to sell?**  
**Call 503.648.3000 or visit PackFirst.com**  
**for a FREE MARKET EVALUATION!**