

# Brad Hawker Team



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SOLD



REALTOR/BROKER

**What's with the market these days.....**2002 has bought with it, another great year for the Brad Hawker Team. With the new season just around the corner, the market consists of 192 active listings. This includes 66 single family homes, 75 condos, 12 duplexes and 20 lots. During the month of March thus far, there were 44 listing sold and that strong tend is looking to continue for April.

## MORTGAGES MORTGAGES

Interest rates are near the lowest level in decades, and this has led many homeowners to refinance their mortgages in order to take advantages of historically low rates.

What are open and closed mortgages? Open mortgages allow maximum flexibility, allowing you to renegotiate the terms of the mortgage at any time. These are short term. With closed mortgage, no changes can be made for the term of the mortgage. You cannot pay the mortgage off early, and generally cannot be renegotiated or refinanced. It offers security as your payments will not change for the similar term. Along with this, interest rates are lower then open with a term of twenty-five years, providing long-term stability.

Your lender will also want to know if you want a fixed-rate or variable rate mortgage. A fixed-rate mortgage means that the interest rate will not change. A variable-rate mortgage will have a lower interest on a month to month basis depending on the market conditions.

Make sure you choose the mortgages suitable for you. Buying a home should be a wonderful experience, providing years of happiness for you and your family while also being a good financial investment. Be aware of all options available, it will make the process of buying a home a little easier.

## 8 Ways to Take Custody of Your Life

1. Turn wounds into wisdom. See stumbling blocks as stepping stones.
2. Rather than constantly measuring yourself against where you dream of being, appreciate how far you've come.
3. Practice the slight edge rule: each day do one small thing to improve your mind, body and spirit.
4. Understand that we see the world not as it is but as we are.
5. Focus more on creating deep value than on making the sale.
6. Know that change at work and in life is nothing more than your growth coming to get you.
7. When setbacks strike, relax and ask "Where is the life lesson here?"
8. Realize that on the other side of your fears lies your fortune.

In any moment of decision, the best thing you can do is the right thing. The worst thing you can do is nothing."  
-- Theodore Roosevelt

Interest Rates  
**6.1%**  
Money over  
5 years

## www.BradHawker.com Statistics for 2002

	Jan 2002	Feb 2002	Mar 2002
Listings Viewed	2740	1485	1078
Virtual Realities Viewed	1909	1026	671
Website Session	724	501	458

P.S. We are striving to keep the use of paper to minimum, please advise us if you wish to have this info delivered via email. Or wish to change the frequency, they come either every two weeks, quarterly or yearly before Christmas