

Quarterly Focus: Perfect Time to Buy a Home

Our Professional Team

[John Kakuk](#) MLO# 428540
(715)735-2307

[Debbie Frederiksen](#) MLO# 428539
(715)735-2350

[Beth Larson](#) MLO# 428541
(920)834-7628 ext.3011

[Bob Schwartz](#) MLO# 428544
(920)834-7628 ext.3016

[Perry Carlson](#) MLO # 428536
(906)863-2526 ext. 4012

[Colleen Christensen](#) MLO# 428538
(906)863-2526

Send a personal e-mail by clicking
on their name.

Our [Personal Loan Website](#) has
more information.

Perfect "Buyers' Market" Conditions

For those with good credit, conditions are perfect for purchasing a new home or for those refinancing a current house. Recently, two separate reports have shown that U.S. home buying applications have sunk to a 13-year low and that interest rates for mortgage loans continue to be at an all-time record low. Combine these two factors and you can begin to understand why the conditions are so favorable in the current buyers' market.

Mortgage interest rates are below 4.50% for a 30-year fixed loan rate – a record low. Why is now a good time to buy a home?

- Interest rates are at historical lows and it is unlikely we will see them any lower.

- Low rates improve affordability and increase buying power for qualified buyers.
- Home prices are very favorable for buyers.
- Recent surveys shows home sellers have cut their prices at least once.
- The high inventory of homes for sale is extremely favorable for buyers.

If a person decides to take advantage of these historic low rates, they absolutely need to talk to a banker to learn about current mortgage products and fees and discuss the best solution for their situation.

[Click Here to use the SNBT Loan Calculators.](#)
See how much money a buyer can afford to borrow.



**When you find the perfect home,
we have the perfect loan.**

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