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A Spring Market in the Winter

1 message

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THE CHANGE THAT CAN SAVE YOU MONEY

Do you have some equity in your home? Do you owe more than \$20,000 in other debts? If so, then you could start saving money immediately.

[Click here](#) to find out more.

PLANNING TO BUY YOUR FIRST HOME?

Planning is important when you're preparing to buy a house. If a new home is on your to-do list, it's a good time to take another look at the Home Buyers' Plan (HBP). [Click here](#) for more info.

WHEN A 2ND MORTGAGE MAKES SENSE

For some, a second mortgage can be a last-resort solution during a financial crisis. For others, it can be an opportunity to save money. [Click here](#) to read more.

RENTAL INCOME IS UP, UP, UP!

Real estate investment isn't as exciting as pot stocks or bitcoin, but I'd rather have less excitement when it comes to my hard-earned savings. Like any investment, you must understand the risks. [Click here](#) to find out more.

IS THERE A BETTER DEAL OUT THERE?

There is a lot that can change in your life from one year to the next. As a homeowner, it is important to make sure that you are in the right product and at the right rate for your needs. [Click here](#) to find out more.

MY BOTTOM LINE....

It's hard to find an article these days that doesn't put a negative spin on the housing market. Despite what you may have read the housing market is very active. Multiple offers and selling prices above asking are again a common sight.

Whether you follow [Nova Scotia's Shubenacadie Sam](#), [Wiarion Willie and Fred la Marmotte](#), spring has come early to the housing market. We could see prices go up 10% to 15% in the first quarter.

While interest rates are low and moving lower, Variable rates are my product of choice for most people today. Don't get lulled into the traditional 5 year fixed rate without getting all the facts and historical trends.

Call me anytime. So for now, enjoy the spring... errr... I mean winter weather.

Follow me

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Mortgage Architects

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