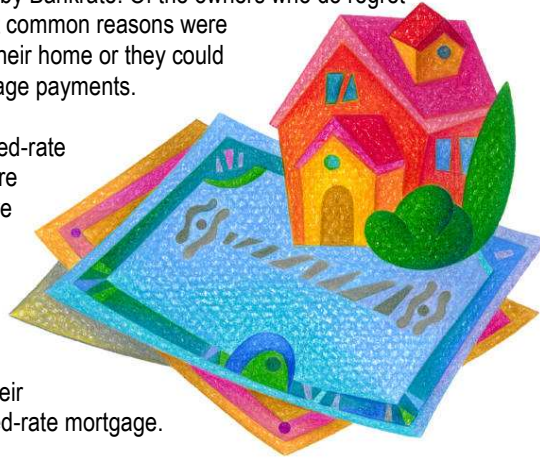


No Regrets for Most Homeowners

Even amidst the backdrop of a difficult economy, 90 percent of homeowners say they do not regret purchasing their current home, according to a recent survey by Bankrate. Of the owners who do regret buying their homes, the most common reasons were because they could not sell their home or they could not afford the monthly mortgage payments.

The survey also finds that fixed-rate mortgages are becoming more popular. Nearly four out of five homeowners (79 percent) say they have a fixed-rate mortgage for their home, and 90 percent of owners who earn more than \$75,000 annually say their home was paid for with a fixed-rate mortgage.



A growing number of Americans are more knowledgeable about mortgages. Only 8 percent say they do not know what type of mortgage they have, down from 26 percent who said so two years ago.

Pedal Pushers

Bicycling magazine ranked America's top 50 biking cities, and Minneapolis comes out on top. The publication graded cities with populations of 100,000 or more based on whether or not they feature bike-friendly amenities, such as segregated bike lanes, municipal bike racks and bike boulevards. Selected cities "must also support a vibrant and diverse bike culture, and...must have smart, savvy bike shops."

Minneapolis, which features 120 miles of on- and off-street facilities and indoor bike parking, topped the list, followed by Portland, Ore.; Boulder, Colo.; Seattle; and Eugene, Ore.



Say Yes to CRS:

Buying a home is one of the biggest decisions you will ever make. So it's important to work with someone who can provide sound advice and a steady, guiding hand when you need it. Bandele Oguntomilade, a Certified Residential Specialist, is the CEO of Bogun Realty and Luxury Homes. Prior to becoming a Realtor, Bandele practiced real estate law for 11 years at fortune 500 financial institutions and she practiced architecture for 5 years at prominent architecture firms. Bogun Realty and Luxury Homes is committed to helping you acquire the home of your dreams and building wealth through real estate investment. Whether you are buying or selling real estate, as an individual, developer or other business enterprise, you will significantly benefit from our specialized knowledge, innovative consumer focused programs, experience, and friendly service. Our real estate practice is built around two key beliefs (i) homeownership is a fundamental human right, and (ii) wealth is effectively amassed through real estate acquisition. To that end, we enthusiastically serve all who strive to own their piece of the American dream. **Call us at (818) 825-6996, visit www.BogunRealtyAndLuxuryHomes.com.**



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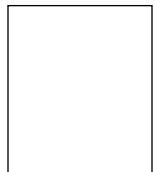
The average home produces 200,000 pounds of carbon dioxide per year, the equivalent produced by 25 mid-size vehicles.

Source: Science-Facts.com



Do you know someone who is thinking about buying or selling a home? Please mention my name.

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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