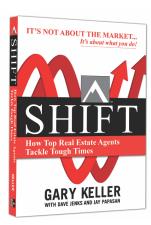


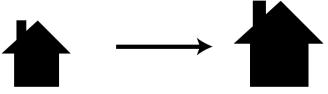
SHIFT

A BUYER'S MARKET IS A TRADING UP MARKET - FIGURE 48



A BUYERS' MARKET IS A TRADING UP MARKET!

If home prices dropped by 5%, here's what it could look like if you decided to trade up:



Home Price = \$200,000 Sell at \$190,000 = \$10,000 Loss Home Price = \$400,000 Buy at \$380,000 = \$20,000 Savings

The smaller loss at sale will be compensated by greater savings at purchase, resulting in a significant net gain.

Falling home prices are a great opportunity for a savvy homeowner looking to move up. Even though your home sale price may be lower, the smaller loss at scale can be compensated by greater savings at purchase.