



THE WORD FROM GARY

Though Mike and I like to think of ourselves as calm people who relish our simple and controlled lives, I think **our loved ones would argue that we thrive on chaos!** We started the year off living in a rental house while we feverishly worked to turn our gutted home into something fabulous! I am happy to report that we absolutely LOVE living in our new "old" home.

As serial remodelers, we have lived in many different styles of homes. What fascinates me is how each home we have lived in impacts how we live. We finally have the coveted "great room" with an open kitchen at the center of everything. I thought this was a perfect design until we had the next big change in our lives this year, **Mike decided to head back to school.** Tired of the ups and downs in the economy that has effected so many, Mike thought it was time to explore something more recession resistant; the medical field. He is studying to become a Respiratory Therapist. After all, being able to breathe is a good thing!



Unfortunately, he hasn't been excited about the process. Despite already being a college grad, his credits were from shall we say... another era. So, he has to take lots of fun math and English classes along the way. What makes it even better is that he is required to wear TEAL scrubs every day. I will never forget the look on his face when he showed me the scrubs he would be wearing five days a week. I tried to convince him that the teal looked great with his blonde hair & blue eyes...but he was not amused. He just keeps muttering something about **no self-respecting gay guy should be required to wear TEAL!!**

Of course, Mike is determined to get straight A's so he studies morning, noon and night! That means you can hear a pin-drop in our home. **As most of you know...being quiet is not my greatest virtue!** Suddenly the "great-room" concept does not feel like such a bright idea. There is no quiet way to watch TV with a wide-open space. I am even starting to have "Law & Order" withdrawals!

The good news is that I am finally starting to read a few books that have been in my nightstand for ages...I might even get a little smarter myself! With being settled into our new home and Mike knee-deep in school, **I am convinced next year will be nice and calm.** At least that's what I like to think!



Best wishes for a wonderful holiday season!



THE YEAR IN REVIEW

Last year at this time, my opening line was: First things first, Yes, I am still here.

For 2009, I am happy to report; **Yes, I am still here and going strong!**



In my view, 2009 has been a year of rebuilding. Starting off the year by inaugurating a historic President was a great start. His message of hope and determination for a bright future were not spoken a moment too soon. Putting those words into action was even more important. Brilliant legislation was quickly put in place to help people refinance who had seen their equity position diminish.

Permanently reducing monthly mortgage payments does far more for long-term financial health than a tax cut could ever do.

However, by far the most significant rebuilding element was the \$8,000 Tax Credit for first-time home buyers. The Tax Credit **influenced nearly every first-time** buyer I sat down with this year. It has been exciting to see the deals my clients have found. Affordability is excellent and there are great financing options available. **Many borrowers are still worried about qualifying- that's what I'm here for.** Every month I close loans for people who didn't think it could happen.

I believe we will see the rebuilding continue with the new expansion of the Tax Credit. Now, not only first-time buyers are eligible for a Tax Credit through the first part of 2010 - **EXISTING homeowners are now eligible too!** This is an incredible opportunity that should help the housing market continue to rebound next year. (Details: www.mortgagemonkey.com/taxcredit.php) If you have thought about buying or moving up, NOW is definitely the time to act. While it is hard for me to believe 2010 is just around the corner, **I am very excited for the future.** I believe we will see our local real estate markets continue to stabilize and overall economic activity improving. I also believe we will see lending conditions get better throughout the year.

As 2009 comes to a close, I want to extend my deepest thanks for the support all of you have given me. Your referrals are the lifeblood of my business. I feel incredibly fortunate that in an industry where only 39% of Licensed Loan Officers in Oregon are still working, **I had a record year in 2009.** I do my best every day to take great care of the amazing people I have the privilege to work with.

Thank you – I wouldn't be here without you.

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