



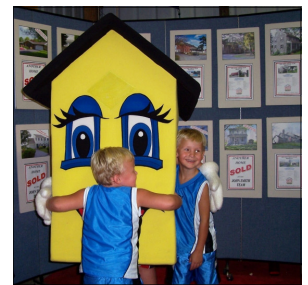
John Smith Real Estate Group

HomeMatters

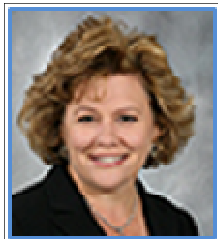
Integrity. Commitment. Service.

Summer 2009

We hope you are enjoying the warm summer days and making special memories with family and friends. This season always seems to fly by much too fast, and the ringing of the school bell is right around the corner. One highlight we look forward to at the end of summer is the [Elizabethtown Fair](#). This year it is the week of August 24th-29th. It is always a great week of delicious food, lively music, farm animals, competitions and seeing friends and clients. Once again, the [John Smith Team](#) will be present at our booth at the fair to say "hello" and to inform you of what's happening in the current real estate market. You can browse our large display of existing homes for sale and our new home communities. Enter drawings to win [Dinner for Two](#) as well as gifts for the children. Sign the kids up for the [John Smith Team Reading Club](#) to encourage reading and win great prizes (details below). Once again Happy House, our team mascot, will be dancing outside near our booth, just waiting to shake your hand and pose for a photo with the kids! So don't forget your cameras! It will be a great week of fun. See you at the fair!



September Home Buyers' Seminars



Elaine M. Leech

•THURSDAY, SEPTEMBER 10, 2009 AT 7:00 PM

•THURSDAY, SEPTEMBER 17, 2009 AT 7:00 PM



FIRST-TIME HOME BUYERS

Buying your first home may be easier than you think! Join the John Smith Team for a FREE and informative seminar at our office located at 1255 S. Market Street in Elizabethtown (across from Giant). Our guest speaker is one of the Nation's top 20 mortgage counselors, [Elaine M. Leech](#) with MetLife Home Loans. To reserve your seat, stop by our booth at the Elizabethtown Fair, call (717) 367-2400, or email us at John@JohnSmithTeam.com.

What we'll be covering:

- ▶ Understanding the \$8000 Tax Credit
- ▶ How Much Do You Qualify For?
- ▶ Current Interest Rates & Mortgage Plans
- ▶ Benefits of Buying Versus Renting
- ▶ Determining If You Qualify
- ▶ Pre-Approval Do's and Don'ts
- ▶ Other Factors in Finding Your New Home
- ▶ Our Local Real Estate Market Update

John's Market Update



The real estate market has shown signs that it is improving as June statistics were just released by our local real estate board. Living in Central Pennsylvania, we have not seen the extreme highs and lows that other parts of the country have experienced over the past 2 years.

Pending home sale numbers for June 2009 have increased over the local market's 2008 performance, according to a report released by the Lancaster County Association of Realtors®. In June 2009, pending home sales were up 3% over June 2008, bolstered once again by a strong performance in the \$100,000 to \$200,000 price range.

I agree that increased pending home sales point towards a market that is "healing from the bottom up". An influx of entry-level consumers taking advantage of the \$8000 first-time home buyer tax credit is boosting activity in the \$100,000 to \$200,000 price range, a popular market for first-time buyers. In June 2009, the \$100,000 to \$200,000 market was up 3% over June 2008 in pending home sales.

Local national experts are optimistic that this trend will have a "trickle-up" effect on the overall market. According to the LCAR report, pending home sale numbers increased in the \$200,000 to \$300,000

price range, up nearly 2% in June 2009 over June 2008. Sold transactions were down 14% in June 2009 over June 2008, a percentage LCAR anticipates will narrow as the growing number of pending transactions settle in the next 30 to 60 days. The median sales price for homes sold in June 2009 was \$175,000, compared to \$182,000 in June 2008.

The \$8000 First-Time Home Buyer Tax Credit is available to buyers who have not owned a primary residence for three years. With the December 1, 2009 deadline approaching, we at the John Smith Team encourage those interested in taking advantage of the tax credit to begin their home search soon, as it typically takes about 30 to 60 days to settle on a property.

If you know of a friend or relative who could take advantage of the First-Time Home Buyers Tax Credit, we are offering a free seminar on September 10th and September 17th to discuss this opportunity in detail. Please call our office at (717) 367-2400 or email John@JohnSmithTeam.com to register.

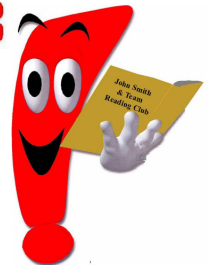
Community Matters

THE BOOK CLUB THAT'S JUST FOR KIDS!

Our objective is to become more involved with the children in our community by teaming up with local businesses to promote reading among grade school children.

- The program runs until March 31, 2010
- For children in grades K through 5
- Children are challenged to read a total of 15 book and write a brief summary of each story
- In the month of April 2010, children will submit their journals and summaries to the John Smith Real Estate Group
- Each child will receive prizes from local businesses to include Rita's, My Place Restaurant, Clearview Bowling Lanes, and the John Smith Real Estate Group.

John Smith
& Team
**READING
CLUB**



To get program information, stop by and visit our booth at the Elizabethtown Fair, call our office at (717) 367-2400 or email us at John@JohnSmithTeam.com.

**Click Here
to Enter Next
Month's Drawing!**

Congratulations!

Jen and Toby Tennis

Winners of our July drawing for a Carrabba's gift card.

Team News...Denver 2009!



John Smith Team Members Attend National STAR POWER® Conference in Denver, Colorado. Today more than ever, real estate skills, knowledge and techniques are needed to be on the cutting edge in the real estate marketplace. In July 2009, John and Eileen Smith, Lisa Souders, and Noelani Uhl, pictured with Howard Brinton, attended a four-day conference in beautiful Denver Colorado. Over 1700 Realtors® from the United States and Canada, attended more than 130 workshops covering various

aspects of the real estate industry. John, along with two other panelists from New York and Alabama, shared their expertise during one of the workshops. Many of the ideas and knowledge gained at the conference are being implemented into the John Smith Team's practices to ensure we're offering the best possible service to you, our valued clients.



"It is our pleasure to meet our client's individual real estate needs with the highest standard of integrity, commitment, and service. Our goal is to exceed our clients' expectations and to keep them clients for life"



1255 S. Market Street, Elizabethtown, Pa 17022
Office (717) 367-2400
(717) 533-1100
Fax (717) 367-1950