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Your Dedicated CIR REALTY Real Estate Representative

HOME OWNER TIPS OF THE MONTH



CIR REALTY's Ultimate Family Vacation Contest - Now Running!

Would you like a free trip to California?! We want to send you there! Starting March 1st, you can enter to win our grand prize family trip for FOUR (4 nights, 5 days, park passes, flights and accommodation included) to one of California's favorite family theme parks – or – one of five other great family days out in Calgary. Early bird draws start in March and our grand prize trip will be drawn for in the first week of June.

This is CIR REALTY's third year in a row sending a local family on a trip of a lifetime.

To enter, visit www.cirrealty.ca and fill out the online entry form. Good luck! No purchase necessary. Winner must be 18 years of age or older and a resident of Central or Southern Alberta. ■

One year ago, the 5 year *fixed* mortgage rate was 3.59% and the 5 year *variable* rate was 2.60%. Easy to choose a mortgage, right ?!

Today the 5 year *fixed* is 2.79% and the *variable* is 2.30%....the decision is tougher.

VARIABLE: Carries a lower rate, but riskier as Prime 'will likely' change periodically.

FIXED: Same rate for the next 5 years, so you can sleep at night without the worry of a rate hike.

Honestly, both are good choices.

Important...Years ago, if you had chosen *variable*, your payment actually 'changed' with a change in rates. Today, most variable rate mortgages "Do Not" increase or decrease your payment. The 'change' in rates simply lengthens or shortens the time it takes to payoff your mortgage. (The amortization period)

For more info contact:

Albert Watmough
 Preferred TD Mortgage Specialist
403-615-4036
albert.watmough@td.com ■

Market Stats

MAR 2, 2015 - ACCORDING TO CREB
 (referencing metro Calgary stats only)...

Inventory climbs in Calgary's housing market. **February sales activity remains low.** Year-over-year new listings growth eased from 37% last month to nine percent in February. However, as sales activity remained below long term averages for the month, Calgary inventory levels rose to 5,474 units in February.

ACTIVE LISTINGS as of Mar 2, 2015* // **SALES** for February 2015*

	COUNT	AVERAGE PRICE	AVERAGE DOM
Single Family	5700 // 1132	\$742,309 // \$520,856	69 // 44
Condominium	2627 // 453	\$432,620 // \$312,284	56 // 39
Combined	8327 // 1585		
Rural with Home	67 // 2	\$278,473 // \$136,000	265 // 389
Rural Land	429 // 17	\$1,005,928 // \$517,523	237 // 230
Total Rural	496 // 19		
Total MLS	8823 // 1604		

* All numbers gathered for the Listings and Sales stats are compiled from metro Calgary and rural southern Alberta areas

* Not intended to solicit buyers or sellers currently under contract. If you do not wish to receive this publication, please contact the email sender to be removed from the mail list. Thank you, CIR REALTY®

Enter to **WIN a FAMILY TRIP for FOUR to CALIFORNIA**
 - includes tickets to one of California's Favourite Theme Parks

WIN the GRAND PRIZE
 Family Trip for Four to California
 -or- one of five other **great local family experiences.**

GRAND PRIZE Draw Date June 1, 2015
 Early Bird Draws Start in March, 2015 no purchase necessary

enter online at www.cirrealty.ca
 Because a Great Experience Begins with a Great Agent.™

CALL NOW for A FREE MARKET EVALUATION

At CIR REALTY meeting all of your real estate needs is our goal.

We look forward to hearing from you as we are happy to answer any questions you may have.