



**OBSERVATIONS FROM THE DESK OF  
ALICE OLDFORD**

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**Need a referral? Please give me a call.**



**Maybe Christmas, the Grinch thought, doesn't come  
from a store. *Dr. Seuss***



**Change is in the Air**

- \* John and I moved to Lake Placid Florida in Highlands County. We love the rural, small town, lakefront living. Have you heard of the murals?
- \* My new cell # (863) 273-2166—an identity crisis for sure.
- \* I have also moved my real estate license to Lake & Land Realty [www.LakeandLandRealtyco.com](http://www.LakeandLandRealtyco.com). That means I've broadened my horizons. Please continue to call me with your real estate needs.



**Mortgage rates - What next?**

Long-term rates rose a bit post election. What do the experts say? Half predict an increase over the short term. About 40% foresee little change. What we do know is rates remain near historically low levels.



**The Benefits of Great Credit**

Chances are you have spent years nurturing and maintaining your good credit by limiting your debt and paying your bills timely. At 700 you're considered a good risk, and when your score exceeds 760 you should expect the best rates and terms on auto insurance, credit cards and bank loans. Your options are open.



National Association of Realtors (NAR) is predicting a slight increase in home sales and prices in 2017 with millennials a strong factor. According to Lawrence Yun, chief Economist of NAR contends "Despite the likely pressures, the increase in home sales next year will be supported by the continued release of pent-up demand and the beginning of stronger participation from first-time buyers." Good news for all of us.