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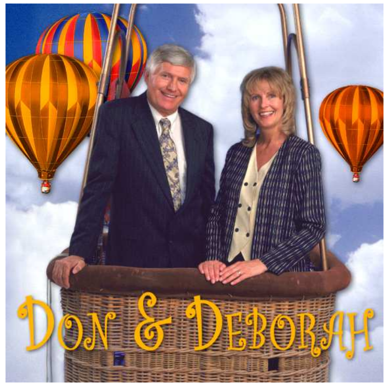


What we do for you . . .

You can always find the most up-to-date **News on the Home Front** newsletter on our website.

Also ...
Find the following information about your own neighborhood or any community in the USA!

- Neighborhood Information
- Home Sales Statistics
- Demographic Profiles include:
  - Average Age
  - Average Income
  - Schools
  - Housing
  - Crime
  - and more!

To get started go to www.AdvantagePointRealty.com and click on the "Neighborhoods" button for local and other area information.

If you would like a free no-obligation bi-monthly newsletter, featuring home sale alerts for any neighborhood of your choice, call **916-944-0445** or email us at:

Our Marketing Brief….

I (Don) was gone during the first three weeks of December while Deborah held down the fort. She indicated that business never slowed. When I came back just before Christmas, both of us were showing properties….even between Christmas and News Years eve. As of the 4th of January, the real estate market has taken off and 2010 promises to be a busy market.

The Sacramento area will produce more bank and short sales until the so called shadow bank inventory is expended. Values have been creeping upward, a little at a time. The percentage of bank and short sales has dropped off as more and more normal sales take place.

Any improvement in the economy should support a continued activity in the real estate market. Where a few years ago, monies were primarily in securities, now a great deal of those assets are now being moved over to real estate.

2010 has started out with a BANG! Let us help you find the right property….Don & Deborah

About Don & Deborah

Don Richier, Broker
B.S. Business Administration
Deborah Richier, Broker
B.S. Business Marketing

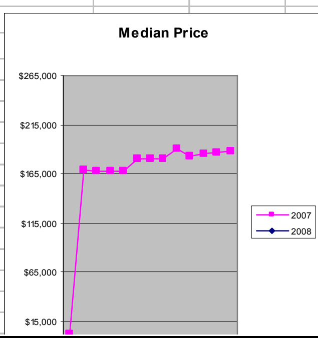
Award-Winning Agents
Experience that counts...
Over 40 combined years!

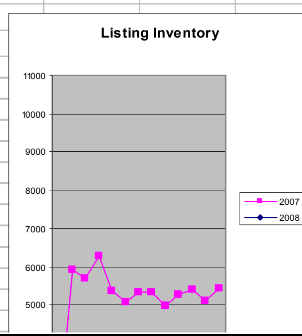
- Outstanding Lifetime Masters Club
- Certified Residential Specialist (CRS)
- Top Producers
- Formerly with Re/Max 15 years

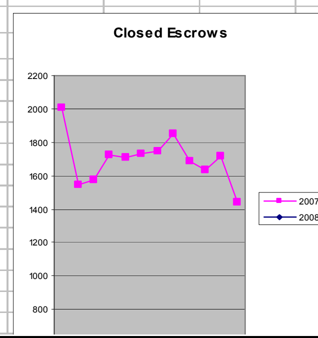
				Median Price for Single-Family Detached Homes								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
2005	$335,500	$350,000	$350,000	$369,900	$376,000	$380,000	$389,000	$392,750	$385,000	$380,000	$379,000	$375,000
2006	$367,900	$373,000	$374,500	$365,000	$379,000	$380,000	$374,000	$371,000	$363,000	$360,000	$357,000	$355,000
2007	$355,000	$367,500	$350,000	$355,000	$350,000	$339,950	$340,000	$324,500	$320,000	$305,893	$299,450	$280,000
2008	$255,000	$255,900	$254,896	$236,888	$230,250	$220,000	$216,500	$218,000	$194,950	$195,100	$184,944	$180,000
2009	$169,000	$167,000	$167,500	$167,100	$180,000	$180,000	$180,000	$190,000	$183,000	$185,000	$187,000	$187,500
2010 YTD												

				Listing Inventory for Detached Single Family Homes								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
2005	3721	3939	5160	5342	5677	6503	6510	7135	6650	6325	5244	4567
2006	5174	4966	5899	5549	6507	6874	5832	6293	5829	5194	4663	4133
2007	4926	4672	5405	5313	5565	5494	5592	10,260	10,043	10088	9967	8965
2008	8963	8731	8861	8612	7902	8414	7880	7225	7124	7304	6643	6462
2009	5935	5692	6266	5377	5063	5339	5327	4987	5273	5392	5096	5425
2010 YTD												

				Closed Escrows for Single-Family Detached Homes								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
2005	1256	1254	1908	1925	1958	2147	1971	2052	1786	1556	1283	1300
2006	895	912	1388	1191	1311	1313	1094	1186	1106	1075	968	967
2007	823	778	1022	861	940	965	867	902	707	770	814	805
2008	739	870	1069	1450	1654	1883	1979	1871	2020	2103	1716	1932
2009	1542	1575	1725	1707	1733	1744	1848	1683	1631	1716	1439	1648
2010 YTD												







MLS STATISTICS

NOVEMBER 2009 – Placer County

RESIDENTIAL ONLY *(Single Family Homes)*

Preliminary Report

	Current Month	*Last Month*	*% Change*	*Last Year*	*% Change*
New Listings Published....................	444	555	-20.0%	442	0.5%
Listing Inventory..............................	2,162	2,198	-1.6%	2,297	-5.9%
Number of New Escrows.................	226	309	-26.9%	232	-2.6%
Number of Closed Escrows.............	329	419	-21.5%	282	16.7%
Dollar Volume of Closed Escrows...	$118,353,533	$140,658,464	-15.9%	$97,658,008	21.2%
Median[1]...	$293,116	$277,500	5.6%	$296,217	-1.0%
Mean[2]...	$359,737	$335,700	7.2%	$346,305	3.9%
Mode[3]...	$250,000 to $299,999	$250,000 TO $299,999	NA	$300,000 TO $349,999	NA

NEWS
on the home front
From Don & Deborah

(RESIDENTIAL RESALE STATISTICS November 2009)

Single family home median sales price higher than one year ago

For the first time in over three years, the single family home median sales price made an increase year-to-year, signaling a possible end to the home price freefall.

Single family home sales decreased 16.1% month-to-month, totaling 1,439 units in November – 277 less than October. Year-to-year, the current figure is also 16.1% below the 1,716 sales of October 2008. Of the 1,439 sales this month, REO sales made up 40.2% of the total sales while short sales and conventional sales made up the remainder of sales at 21.5% and 38.3%, respectively. When compared with October, REO sales decreased slightly while short sales and conventional sales showed slight increases.

The median sales price increased 1.1% in November from $185,000 to $187,000. Compared to the previous year, the current figure is also 1.1% above the $184,944 of November 2008. This increase in median sales price marks the first year-to-year increase since May 2006, when the Median sales prices were $376,000 (05/05) and $379,000 (05/06). The Total Listing Inventory decreased from 5,392 to 5,096, a 5.5% change. The current Total Listing Inventory is 23.3% below the 6,643 listings reported in November last year. The Housing Market Supply figure again increased from 3.1 months in October to 3.5 months. Compared with last year, this figure is down 10.3% from the 3.9 months of inventory of November 2008. This figure represents the amount of time – in months – it would take to deplete the total listing inventory given the current rate of sales. According to MetroList® MLS data, the average home spent 48 days on market (from the time it was listed to the time escrow was opened) and was 1,691 square feet. Of the 1,439 sales this month, 146 (10.3%) had 2 bedrooms or fewer, 783 (54.4%) had 3 bedrooms, 410 (28.4%) were 4 bedroom properties and 100 (6.9%) boasted 5+ bedrooms. A report that shows similar information for each Sacramento zip code is available at ims.sacrealtor.org, the REALTORS® only section of the SAR website.

In the past year, the type of sale has changed drastically. For example, in last November REO properties made up a majority of sales (71.2%), while Short Sales (11.5%) and Conventional Sales (17.1%) rounded out the remainder. Compare these to the percentage of sales this month: REO (40.2%), Short Sale (21.5%), Conventional (38.3%). These numbers reflect a shift in market trends, but also do not account for the so-called “shadow inventory” of homes that have yet to be put on the market by bank owners. Historically low interest rates and a period of stable home prices make for an opportune buyers market, but inflated unemployment levels and strict credit standards are creating difficulties for would be buyers.

Condominium Resale Market

Sacramento condominium sales decreased 12% from 133 last month to 117. Compared to last year, sales are up 20.6% from the 97 units sold in November 2008. REO properties made up 49.6% (58) of all sales while short sales accounted for 26.5% (31) of the sales. Conventional sales rounded out the remainder of the total, accounting for 23.9% or 28 sales. The condominium median sales price increased 5.3% month-to-month from $95,000 to $100,000. This current price is down 6.5% from the $107,000 median sales price of November 2008. The total listing inventory decreased 11.1% month to month from 557 listings to 495 listings. Compared with the total closed escrows, the total listing inventory represents 4.2 months of inventory in the local condominium market.

MLS STATISTICS for November 2009
Data for Sacramento County and the City of West Sacramento

SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	1,521		1,869	-18.6%		1,589	-4.3%
Total Listing Inventory	5,096		5,392	-5.5%		6,643	-23.3%
Number of New Escrows	1,247		1,582	-21.2%		1,715	-27.3%
Number of REO Sales	579	40.2%	713	-18.8%	41.6%	1,236	-53.2%
Number of Short Sales	309	21.5%	356	-13.2%	20.7%	n/a	n/a
Conventional Sales	551	38.3%	647	-14.8%	37.7%	n/a	n/a
Total Number of Closed Escrows	1,439	100.0%	1,716	-16.1%	100.0%	1,716	-16.1%
Months Inventory	3.5 Months		3.1 Months	12.9%		3.9 Months	-10.3%
Dollar Value of Closed Escrows	$303,477,291		$357,138,323	-15.0%		$349,965,233	-13.3%
Median	$187,000		$185,000	1.1%		$184,944	1.1%
Mean	$211,482		$208,123	1.6%		$203,942	3.7%
Mode	$200,000 - $249,999		$200,000 - $249,999			$200,000 - $249,999	

Year-to-Date Statistics	01/01/09 to 11/30/09 SAR monthly data, compiled	01/01/09 to 11/30/09 MetroList YTD data	01/01/08 to 11/30/2008	Change
Number of Closed Escrows	18,343	19,189	17,354	5.7%
Dollar Value of Closed Escrows	$3,666,952,491	$3,828,463,847	$4,297,374,886	-14.7%
Median	$175,000	$179,000	$222,000	-21.2%
Mean	$199,910	$199,513	$247,630	-19.3%

CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	128		201	-36.3%		141	-9.2%
Total Listing Inventory	495		557	-11.1%		540	-8.3%
Number of New Escrows	100		115	-13.0%		98	2.0%
Number of REO Sales	58	49.6%	77	-24.7%	57.9%	68	-14.7%
Number of Short Sales	31	26.5%	22	40.9%	16.5%	n/a	n/a
Conventional Sales	28	23.9%	34	-17.6%	25.6%	n/a	n/a
Total Closed Escrows	117	100.0%	133	-12.0%	100.0%	97	20.6%
Dollar Value of Closed Escrows	$13,529,072		$13,779,076	-1.8%		$11,785,542	14.8%
Median	$100,000		$95,000	5.3%		$107,000	-6.5%
Mean	$116,630		$199,818	-41.6%		$121,500	-4.0%
Mode	$120,000 - $139,999		$100,000 - $119,999			$120,000 - $139,999	

Year-to-Date Statistics	01/01/09 to 11/30/09 SAR monthly data, compiled	01/01/09 to 11/30/09 MetroList YTD Data	01/01/08 to 11/30/2008	Change
Number of Closed Escrows	1124	1,319	1,116	0.7%
Dollar Value of Closed Escrows	$147,252,701	$157,956,317	$173,032,969	-14.9%
Median	$99,444	$98,000	$130,000	-23.5%
Mean	$131,008	$119,755	$155,047	-15.5%