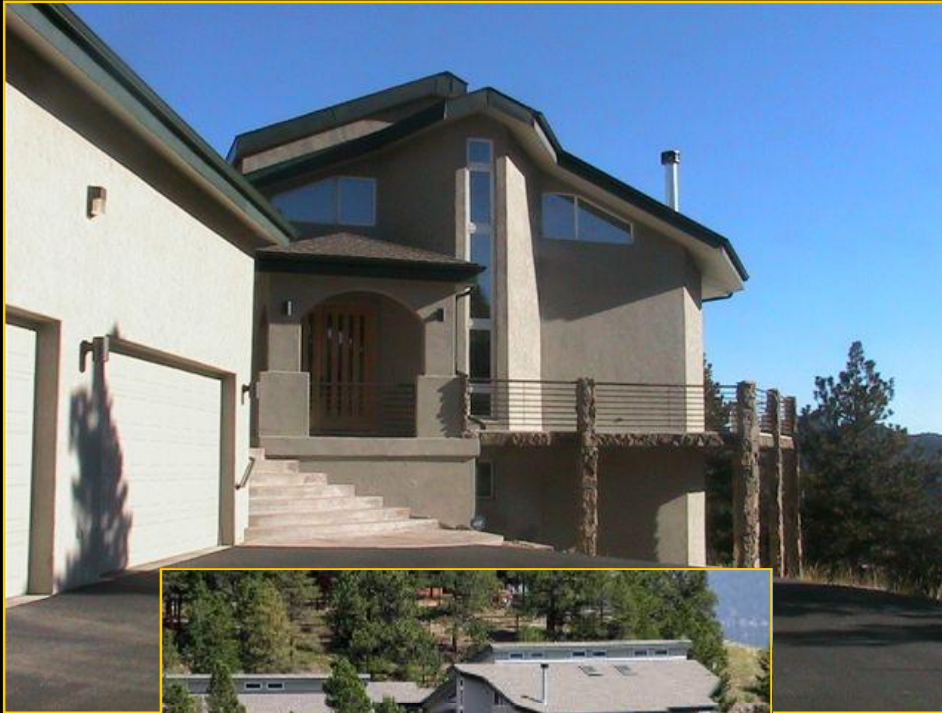


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Mortgages * Sub-Prime Lender * Appraisals

Recently Coldwell Banker president Chris Mygatt and two vice presidents visited my office to talk about market conditions and how the change in the sub prime market is affecting buyers and sellers. The consensus from management is that this will pass and in the end it is going to be a good for everyone.

Here is a simple explanation; a sub-prime lender is one who lends to borrowers who do not qualify for loans from mainstream lenders. The foreclosure rate on sub-prime loans more than doubled last year. Sub-prime lenders who funded these loans to high risk buyers are now unable to sell the loans in the open market. The result is some sub-prime lenders don't have the money to fund loans.

According to Coldwell Banker's upper management the biggest threat to getting a home sold is not the sub-prime market, but is **appraisals**. Appraisers are no longer going out of area to find comparable homes of value. Appraisers are looking to find comparable sold homes in the immediate area.

Here is what can happen if a home is overpriced for the area; Seller finds a buyer who is willing to pay for the overpriced home, Appraiser finds comparable homes in the immediate area that have sold for less than the negotiated price, House doesn't appraise for the negotiated price, Buyer can't get a loan because the house didn't appraise. **RESULT**; 9 out of 10 buyers will walk away from the house and most are not willing to renegotiate the price.

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