

Subject: The market isn't loud, but it is moving
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From: Charlie Content
To: Melissa Gates



Hey Markie

I wanted to share a quick snapshot of what we're seeing in the market, since it is affecting how buyers and homeowners are making decisions right now.

Activity is picking up, not because rates suddenly became attractive (but it sure helps!), but because the math is starting to work in more scenarios. Buyers are more prepared, more selective, and less inclined to shop endlessly. When the numbers make sense, they move.

At the same time, many homeowners with strong first-mortgage rates are choosing to keep them and use equity strategically instead. This is creating thoughtful movement, not speculation.

But affordability is still tight, which means preparation matters more than ever. Buyers who understand their numbers early are the ones positioned to act when the right property appears.

If you have clients who are unsure whether now is workable for them, a simple numbers conversation can often bring clarity and confidence to the process. Just send them my way.

Thanks,
Charlie



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