

Market Update

<https://www.elchomes.com/broward-county>

<https://www.elchomes.com/miami-dade>

<https://www.elchomes.com/palm-beach>



Miriam Hernandez
Broker - Owner
ELC Real Estate LLC
(305) 804-9394
Miriam@elchomes.com



January Newsletter 2024



Low-Income Buyer Incentive

https://www.floridarealtors.org/news-media/news-articles/2024/01/fannie-mae-offers-new-low-income-purchase-credit?utm_campaign=1-26-24+Florida+Realtors+News&utm_source=iPost&utm_medium=email

(click above link)



Miriam Hernandez, (305) 804-9394
Miriam@elchomes.com



Out With the New, in With the Vintage

As we approach the end of a year, many desire to start the new year with a clean slate. For some this involves, more exercise, eating healthier, renewing relationships, or updating their home. This could be making repairs, a fresh coat of paint, or changing the furniture, to a more modern version. Check below link for reasons why going vintage could be more beneficial in the long run.

<https://realtytimes.com/consumeradvice/homeowner-sadvice/item/1045802-6-benefits-of-using-vintage-furniture-in-your-home?rtmpage=>

(see above link)

Visit our Website

Fannie Mae Home Ready Loans

If you want to purchase a home, meet income



guidelines requirement, and have been pre-approved for a mortgage, **click the below:**

https://www.floridarealtors.org/news-media/news-articles/2024/01/fannie-mae-offers-new-low-income-purchase-credit?utm_campaign=1-26-24+Florida+Realtors+News&utm_medium=email&utm_source=iPost

If you need assistance with getting a loan pre-approval and finding a home, call me (305) 804-9394



2024, Likely Mortgage Rate Dip (see below link)

https://www.floridarealtors.org/news-media/news-articles/2024/01/fannie-mae-2024-mortgage-rates-dip-below-6?utm_campaign=1-23-24+Florida+Realtors+News&utm_source=iPost&utm_medium=email

Call me for assistance with a mortgage pre-approval and finding a home.

(305) 804-9394



Don't Give Up Home Buyers: Lower Home Prices on the Rise

If you are financing a home purchase with less than a 20% down payment, you will be required to pay this premium, in addition to your mortgage payment. See below link for a detailed explanation, since this requirement, is not fully understood by many borrowers.

https://www.floridarealtors.org/news-media/news-articles/2024/01/forecast-florida-cities-see-home-price-drop?utm_campaign=1-24-24+Florida+Realtors+News&utm_medium=email&utm_source=iPost

Call me for assistance with buying a home
(305) 804-9394

Visit our Website

ELC Real Estate LLC
Miriam Hernandez, Broker-Owner
533 SW 147 Ave
Pembroke Pines, FL. 33027
www.elchomes.com
Miriam@elchomes.com
(305) 804-9394



ELC Real Estate LLC | 533 SW 147 Ave., Pembroke Pines, FL 33027

[Unsubscribe miriam@elchomes.com](#)

[Update Profile](#) [|Constant Contact Data](#)
[Notice](#)

Sent by miriam@elcrealestatellc.ccsend.com