

Hello NEIGHBOR!

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It's Jewell Michael, your local real estate agent. In my continued effort to provide relevant, useful information to the residents of Barrow County, I wanted to share this market update with you.



Supply and Demand of
Homes are About the
Same



Median Sell Price of
Homes
\$384K



Average Days on
Market
66



December Homes
Sold in Barrow County
124

- **Kids are out for winter break**, we're gaining holiday weight, God is Good! Here are updates you need to know:
- **Economic Update:** The Fed's vote reflects a cautious approach, with only one more rate cut expected next year. Chairman Powell said rates are likely to stay steady unless the economy surprises. The Fed will also resume monthly Treasury bill purchases. Recent data was mixed, but overall the economy remains stable.
- **Interest Rates:** Mortgage rates remain favorable after the Fed's recent rate cut. Rates have stayed steady, giving buyers predictable financing options, while mortgage-backed securities are performing well compared to Treasuries.
- **Mortgages:** Mortgage-backed securities continue to perform well, and loan options are steady. New mortgage activity is slightly below recent averages, but rates are holding, keeping financing predictable for buyers.



I'm offering all recipients of this letter a 100% FREE Comparative Market Analysis to show you what you could possibly get for your property.

Best Regards,

Jewell Michael
Realtor

Residential • Land •
Commercial



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