

For more information contact:
Lana Simon
Coldwell Banker Gundaker
847-313-6770
lane.simon@cbexchange.com

INVESTING IN REAL ESTATE SHOULD BE PART OF YOUR LONG-TERM FINANCIAL PLANNING STRATEGY

ST. LOUIS, MO (Dec. 12, 2011) – A home is a place for family gatherings, a warm bed at night, and for most, a significant financial investment. It's important to look at a home purchase with a long-term perspective. Today's housing market, a variety of inventory coupled with historically low mortgage rates, provide more options for would-be home owners.

"Investing in real estate enhances your total financial portfolio; it offers a unique way to diversify your finances," said Jim Dohr, president of Coldwell Banker Gundaker. "Even though the market has its ups and downs, a home purchase has proven to be an appreciating asset. Most stocks don't offer the consistent track record housing does."

Maximize your real estate investment with these tips:

- **Think years into the future.** Current market conditions make it a great time to invest in real estate for the long haul. If you see yourself in the home years down the road, an investment now—especially with interest rates dropping and an abundance of homes from which to choose—will likely pay off big in the future.
- **Do your research.** It's important to know the area's appreciation record so you can gauge potential values down the road. Many communities, urban or suburban, are still growing and seeing appreciation. Work with your Realtor to learn more about the community's history before you buy.
- **Plan for the future.** Your real estate investment can have a lasting impact. Empty nesters downsizing from a larger family home can generate a cash profit to use for other investments or retirement. Work with your Realtor, broker and financial planner to address the timing of buying and selling a home as well as any tax implications associated with all of your real estate decisions.

Coldwell Banker Gundaker, the leading residential real estate brokerage company in St. Louis, operates more than 20 offices with nearly 2,000 sales associates serving metropolitan St. Louis and east-central Missouri. Coldwell Banker Gundaker is part of NRT LLC, the nation's largest residential real estate brokerage company. NRT, a subsidiary of Realogy Corporation, operates Realogy's company-owned real estate brokerage offices. For more information, please visit www.cb Gundaker.com.

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