

Your Home Sold, **GUARANTEED** or We'll Buy It!

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7 Things You Must Know Before Putting Your Home Up for Sale

PENTICTON AND AREA - A new report has just been released which reveals 7 costly mistakes that most homeowners make when selling their homes, and a 9 Step System that can help you sell your home fast and for the most amount of money.

This industry report shows clearly how the traditional ways of selling homes have become increasingly less and less effective in today's market. The fact of the matter is that fully three quarters of homesellers don't get what they want for their homes and become disillusioned and - worse - financially disadvantaged when they put their homes on the market.

As this report uncovers, most

homesellers make 7 deadly mistakes that cost them literally thousands of dollars. The good news is that each and every one of these mistakes is entirely preventable.

In answer to this issue, industry insiders have prepared a free special report entitled "*The 9 Step System to Get Your Home Sold Fast and For Top Dollar*".

To hear a brief recorded message about how to order your free copy of this report, call 1-888-267-4599 & enter ID#3014. You can call any time, 24 hours a day, 7 days a week. Call NOW to find out how you can get the most money for your home.

AVOID

Legal Loopholes That Can Cost You Thousands in the Sale of Your Home

Before listing your home, Free Report reveals 3 costly errors to avoid

Free recorded message
1-888-267-4599
ID#3804

TOP PRICE FOR YOUR HOME

Before listing your home, Free Report reveals 27 tips to ensure your home sells fast and for the most amount of money.

Free recorded message
1-888-267-4599
ID#4504

3 WAYS TO BUY A HOME FOR LESS \$MONEY\$

Free Report
available

Free recorded message
1-888-267-4599
ID#4704

★ 6 ★ Costly Mistakes

to Avoid Before
Buying a Home

Free Report
reveals how to save
thousands of dollars
and years of expense

Free recorded message
1-888-267-4599
ID#4304

Beat Out Other Buyers to **HOT** New Listings

Why call a high-pressure sales agent who will just make you feel obligated when all you want is a hassle-free way to know about the price, location, or particulars of a home for sale. Well you don't have to talk to anyone because my computerized system will search out ALL homes currently listed or sold, anywhere in your Region by all real estate companies.

All you need to do is call my FREE, 24 hr. House-Hunter

hotline any time and leave your homebuying criteria including price range and preferred area. We will mail you a detailed computerized printout including address, price and full listing details of all homes that match your criteria. This information is free and obligates you to nothing. It's all part of my FREE House-Hunter Service.

Call my toll-free House-Hunter hotline today at
1-888-267-4599 ID#1714 (24 Hr. recorded message)

How To Sell Your House Without an Agent

Free Report reveals "10 inside tips to selling your house by yourself for the best price in the shortest amount of time, while saving the commission".

Free recorded message
1-888-267-4599, ID#3304

FREE HOMESSELLER'S MARKETING KIT

This remarkable kit has helped dozens of area homesellers save thousands of dollars and countless headaches. Now you too can maximize your home's salability with this Homeseller's Marketing Kit. **The kit contains:** a **Free Special Report** revealing 27 Valuable Tips to Sell Your Home Fast and for Top Dollar and a **Free Video** that shows you how to "Price and Prepare Your Home for Sale". To order any time, 24 hours a day, simply call 1-888-267-4599 ID#4804. We'll mail you your free marketing kit at **NO CHARGE** and **WITHOUT OBLIGATION**.

Don't Miss The Market This Time

While many are sitting on the sidelines waiting for prices to drop before buying a home, inventory levels remain at near historic lows. With only 91 homes currently listed for sale in Penticton and less than 300 in the entire South Okanagan, we are unlikely to see home prices drop substantially. Although the current average price on a home in Penticton is now \$755,688 down 6.87% from the same time last year, the shortage of homes for sale will cause buyers to continue to compete for the best homes. This will prevent prices from falling much further. One report today suggested that we will see the slowest year for home sales since 2001, the bottom of the real estate cycle two cycles ago. While the number of homes selling will bottom out, prices appear that they have already bottomed out.

DECEMBER 2022 ACTIVITY

Area	# Sold	% Change vs		120 Day Average Price	% Change vs	
		Last Month	Year Ago		Last Month	Year Ago
Penticton	13	-38.10	-48.00	dn to \$755,688	-6.55	-6.87
Summerland	5	-44.44	+66.67	dn to \$736,311	-6.41	-26.59
Naramata	4	+100.00	+400.00	UP to \$1,829,749	+43.77	+32.20
Kaleden/OK Falls	1	-85.71	-66.67	UP to \$1,368,939	+14.47	+43.66
Oliver/Osoyoos	6	-53.85	-64.71	dn to \$712,901	-13.40	-8.62
Total Area	41	-31.77	-25.45	dn to \$792,002	-2.44	-2.80

6 Costly Mistakes to Avoid Before Buying a Home

PENTICTON AREA - A new report has just been released which identifies the 6 most common and costly mistakes that homebuyers make before buying a home.

Mortgage regulations have changed significantly over the last few years, making your options wider than ever. Subtle changes in the way you approach mortgage shopping, and even small differences in the way you structure your mortgage, can save or cost you literally thousands of dollars and years of expense.

Whether you are about to buy your first home, or are planning to make a move to your next home, it is critical that you inform yourself about the factors involved before you buy. In answer to this issue, industry insiders have prepared a free special report entitled "6 Things You Must Know Before You Buy".

Having the right information beforehand can undoubtedly make a major difference in this critical negotiation. **To hear a brief pre-recorded message about how to order your FREE copy of this report, call 1-888-267-4599 and enter ID#4304. You can call any time, 24 hours a day, 7 days a week.**

Call now to find out what you need to know before you buy a home.

HOMESELLERS**Find Out What the Homes in Your Neighborhood are Selling For**

Receive a FREE computerized printout of ALL recent Home Sales & Current Listings in your neighborhood.

For FREE recorded information call

1-888-267-4599 ID#8064 (24 hr. recorded message)

DISTRESS SALE

Free Computerized Printout of Bank Foreclosures and Power of Sale Properties. You can have a printout mailed to you at **No Cost or Obligation**. Please indicate which price range and preferred area you want to receive information on. **1-888-267-4599 ID#9474**

(24 hr. recorded message)

INFORMATION CORNER

Free computerized printouts for Buyers and Sellers mailed to you at no cost or obligation. For a pre-recorded message, call 24 hrs. to **1-888-267-4599** and **enter the ID#** of the information that you are interested in receiving.

BUYERS

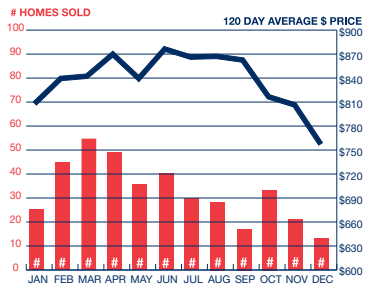
- 1. Save Thousands** - Find out how to **save thousands of dollars** when you buy your next home **ID#4714**
- 2. Avoid 6 Costly Errors When Moving to a Larger Home and Save Thousands** **ID#3104**
- 3. New Homebuyers** - Discover 10 tips that will save you time and money when buying a brand new home **ID#3914**
- 4. Buyer Beware**
13 Extra Costs to be aware of **Before** buying a home **ID#4104**
- 5. 10 BEST BUYS Hot List** - Receive a free list of the most current **best buys** in your desired location and price range **ID#8054**

SELLERS

- 1. Costly Homeseller Mistakes and how to avoid them and save thousands** when you sell your home **ID#3074**
- 2. 27 Quick & Easy Fix Ups to Sell Your Home Fast and for Top Dollar** **ID#4504**
- 3. Guaranteed Sale Program** - Your Home Sold in **Under 120 Days, at a Price Acceptable to You Guaranteed in Writing, Or We'll Buy it For Cash!** Home Seller and Gil Szabo must agree on market value and completion date **ID#9494**
- 4. How to Avoid 3 Legal Mistakes BEFORE You List Your Home for Sale** **ID#3804**
- 5. Before You Hire a Real Estate Agent** there are **10 Questions** you can ask to help ensure you hire the right agent to sell your home fast and for top dollar . . . **ID#2804**

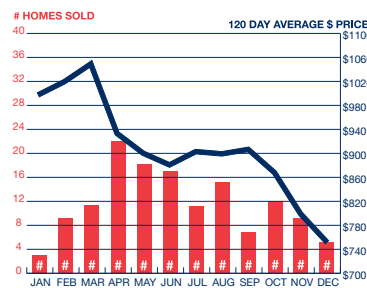
PENTICTON

SUMMERLAND



4. 561 Jermyn Ave
\$625,000
5. 85 Roy Ave
\$660,000
6. 1647 Duncan Ave E
\$690,000
7. 33-3333 South Main Street
\$740,000
8. 172 MacCleave Court
\$835,000
9. 2651 Evergreen Drive
\$900,000
10. 2923 Evergreen Drive
\$880,000
11. 463 Upper Bench Road N
\$1,235,000
12. 2923 Juniper Drive
\$1,300,000

- Actual home sale prices in Penticton**
1. 200 Abbott Street
\$549,000
 2. 2591 McKenzie Street
\$530,000
 3. 542 Penticton Ave
\$655,000

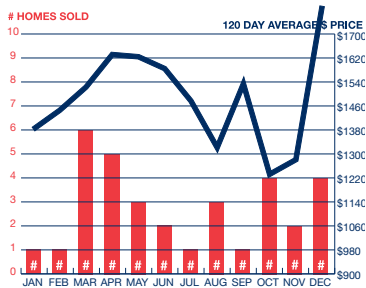


- Actual home sale prices in Summerland**
1. 10518 Jubilee Road
\$600,000
 2. 7-7110 Hespeler Road
\$535,000
 3. 1-10500 Orchard Crescent
\$380,000

4. 11317 Dunsdon Crescent
\$774,000
5. 5910 Peach Orchard Road
\$995,000
6. 5903 Gartrell Road
\$775,000
7. 111-13415 Lakeshore Drive
\$449,000
8. 302-8416 Jubilee Road
\$402,500
9. 13396 McClure Place
\$635,000
10. 7399 Howis Crescent
\$785,000
11. 206-13415 Lakeshore Drive
\$458,000
12. 8813 Alder Street
\$665,000

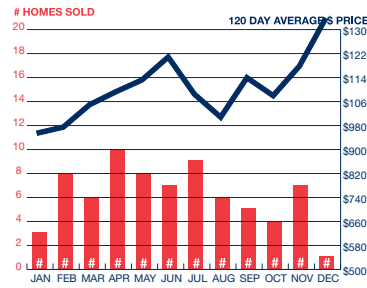
NARAMATA

KALEDEN/ OK FALLS



4. 440 Dorothy Road
\$1,450,000
5. 3257 Juniper Drive
\$898,000
6. 1169 Nuttall Road
\$1,500,000
7. 845 Kinney Road
\$900,000
8. 1115 Mcphee Road
\$849,000
9. 3575 3rd Street
\$1,200,000
10. 745 Lower Debeck Road
\$995,000
11. 15-7080 Glenfir Road
\$999,999
12. 1312 Smethurst Road
\$2,400,000

- Actual home sale prices in Naramata**
1. 6327 North Naramata Rd
\$8,500,000
 2. 3940 Third Street
\$750,000
 3. 690 Ellis Ave
\$1,515,000

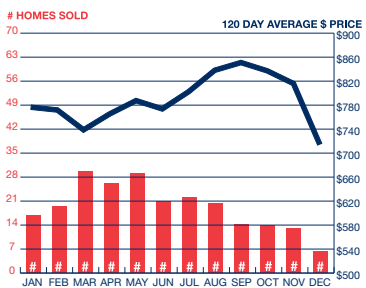


- Actual home sale prices in Kaleden / Ok Falls**
1. 4824 Barten Place
\$482,500
 2. 3-1308 Cedar Street
\$579,000
 3. 2-1308 Cedar Street
\$579,000

4. 9-1308 Cedar Street
\$590,015
5. 13-1308 Cedar Street
\$735,000
6. 8-1308 Cedar Street
\$735,000
7. 112-4400 Mclean Creek Road
\$860,000
8. 2016 Sun Valley Way
\$850,000
9. 3104 Vaseux Lake Crescent
\$1,050,000
10. 5444/5445 Hawthorne Place
\$1,400,000
11. 184 Christie Mtn Lane
\$1,430,000
12. 154 Ricard Place
\$2,773,215

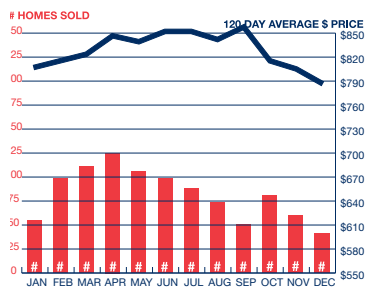
OLIVER / OSOYOOS

TOTAL AREA



4. 5709 Bridesville Townsite
\$173,000
5. 8038 Spartan Drive
\$590,000
6. 211c-921 Spillway Road
\$358,000
7. 8705 72nd Ave
\$480,000
8. 404c-921 Spillway Road
\$385,000
9. 5170 3 Highway
\$375,000
10. 201-7600 Cottonwood Drive
\$510,000
11. 5256 Haynes Road
\$675,000
12. 210-6840 89th Street
\$280,000

- Actual home sale prices in Oliver / Osoyoos**
1. 601 Raven Hill Road
\$1,075,000
 2. 39 Bayview Crescent
\$875,000
 3. 7117 Island Way Road
\$520,000



- Actual home sale prices in Total Area**
1. 780 Eckhardt Ave W
\$412,000
 2. 410-329 Rigsby Street
\$400,000
 3. 123-3948 Finnerty Road
\$485,000

4. 126-3153 Paris Street
\$473,000
5. 604-3346 Skaha Lake Road
\$544,000
6. 207-2285 Atkinson Street
\$542,500
7. 706-3388 Skaha Lake Road
\$560,000
8. 108-1100 Weyburn Street
\$550,000
9. 602-2255 Atkinson Street
\$609,000
10. 110-522 Edmonton Ave
\$670,000
11. 101-615 Van Horne Street
\$710,000
12. 1-602 Lakeshore Drive
\$1,400,000

Are You Looking for a...

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25+ Years

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Mortgage Advisor
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T: 250.486.1767
jenna@clearmortgage.ca
www.clearmortgage.ca

PURCHASES RENEWALS REFINANCES

BUYER BEWARE

13 Extra Costs to be Aware of *Before* Buying a Home

PENTICTON AND AREA - Whether you're looking to buy your first home, or trading up to a larger one, there are many costs - on top of the purchase price - that you must figure into your calculation of affordability. These extra costs, could surprise you with an unwanted financial nightmare on closing day if you're not informed and prepared.

Some of these costs are one-time fixed payments, while others represent an ongoing monthly or yearly commitment. While not all of these costs will apply in every situation, it's better to know about them ahead of time so you can budget properly.

Remember, buying a home is a major milestone, and whether it's your first, second or tenth, there are many small but important details, not to mention stress and excitement, to deal with during the process. The last thing you need are unbudgeted financial obligations in the hours before you take possession of your new home.

To help homebuyers understand what these extra costs are, and in what situation they may apply, a free industry report has been prepared called "13 Extra Costs to Be Aware of Before Buying a Home".

To hear a brief pre-recorded message about how to order your free copy of this report, call 1-888-267-4599 and enter ID#4104. You can call any time, 24 hours a day, 7 days a week.

Call now to make sure you're budgeting properly for your next move.

WARNING

10 Questions to Ask Before You Hire a Real Estate Agent

Do not hire an agent before
you read this **free** special report
1-888-267-4599, ID#2804

(Free recorded message)



It's on the
Web!

www.GilSzabo.com

1. Buy a Home with No Money Down*
2. HOMESSELLERS: Find Out What the Homes in Your Neighbourhood are Selling For
3. Distress Sales & Bank Foreclosures
4. Free Over-the-Net Home Evaluation
5. Warning: 10 Questions to Ask Before Hiring a Real Estate Agent
6. View Hot New Listings

*Some conditions apply

What They're Saying About Gil's Team

SOLD For FULL ASKING PRICE
In Only 8 Days

Our home sold in only 8 days for our full asking price! We had already purchased a new home and needed to get this one sold as quickly as possible in order to move. Everything came together so quickly and effortlessly. Gil's initial presentation and way of listening to our needs made us feel extremely comfortable and relaxed throughout the entire process. He never put any pressure on us and surpassed all our expectations. We will absolutely recommend your services to anyone looking to buy or sell a home! Thank you again for everything you have done for us!

Ellen F.

Gil Szabo is a licensed Realtor with Canada Flex Realty Group. This is not intended to solicit properties already listed for sale.