



# JANUARY NOTES + NEWS

**HAPPY NEW YEAR** from your friends at Austin Bates VIP Mortgage! I hope that everyone had a safe and happy holiday season.

2019 promises to be an interesting one. I personally am not embracing a doom and gloom attitude as the market eases into a more normal cycle. To me, rapid growth helps to support competitors that are mediocre at best. A more normal market separates the pack. At Austin Bates VIP mortgage we don't allow market conditions to alter our pace or our commitment to lending excellence.

Look for us to continue providing you with the type of customer service and lending excellence that you've come to expect from my team. Thank you for entrusting us with your clients. Let's make 2019 the very best year yet!

**CALL THE BATES TEAM TODAY**



## NEWS: MORTGAGE RATES HIT A 4-MONTH LOW

Rising mortgage rates have been a slight factor in slowing down the housing market. The truth is mortgage rates have slipped a bit and other factors like low inventory and a skittish stock market are holding up some buyers. We're fortunate not to feel the affects here in Arizona but we shouldn't ignore what's happening nationally.

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## RENTS IN PHOENIX AMONG FASTEST RISING IN U.S.

Limited inventory and higher home costs has an affect on rental rates which also attracts investors who buy up apartment complexes. This is good information for you to have when talking to a client who may be on the fence. Rental rates are going down anytime soon.



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## HOW THE "OTHER AGENT" CAN KILL YOUR DEAL.

Sometimes it's the other agent (not the client) that stands in the way of completing your deal. Here's some guidance on ways to avoid being stymied by another agent's poor choices.

Great read ... might show up as a paywall block. Email me and I can send you the full article!

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