

“ASK the REALTOR”

by: Jim Flynn

Please email your questions to Jim@JimEFlynn.com
949-463-0739

The “Flynn TEAM” - Century 21 Beachside

Jim, Broker Associate, Mike Ashrafi, Dave Knox, Fidelity Nat. Title, & Raney Dierthic, Fidelity Home Warranty & Disclosure Sources.



Or For Lease...
We do it all!



“Like a Good Neighbor”, The “Flynn TEAM” is here and **READY WHEN YOU ARE!**

Lower Priced Properties & NEWS that INTEREST RATES MAY STAY down for 2 years may help YOU decide that NOW is the time for you to “Pull the Trigger”.

The pages of this Newsletter include some VERY NICE community properties for you to preview and check-out; but if you don't see anything listed that interests you, just give Jim & the Flynn TEAM a quick call and we can be “Ready when you are”!

Check out: Our Testimonials, Our Team Photos, Lake Mission Viejo Website, other MLS Listings, etc. with just a click on Jim's Website.

www.JimEFlynn.com

Direct Phone: 949-463-0739

Are mortgage rates REALLY at an all time low? Last week, the mortgage rate on the 30-year fixed mortgages fell to 3.87% a RECORD LOW which was the 8th time this past year. The average on the 15 year fixed mortgage fell to 3.14%. Records for mortgage rates date to the 50's. With an election on the horizon and future rates only promised... NOW might be the your time to act.



March 21
Spring Equinox

Please just Call:
Jim Flynn DIRECT @ 949-463-0739
TO DISCUSS what might be YOUR BEST PLAN TO BUY OR SELL PROPERTY in this ever-changing Real Estate Market. (We LOVE Referrals & working with you.!)



Tres Vistas, San Marino,
MALIBU, CANYON CREST,
Stone Ridge, *Falcon Hill, Flynn Names*
& “SOCIAL FARM” Friends
“Flynn’s Flyer” February - March 2012 - PAGE 1



Jim & Charlene

“04 CENTURION” Top 2% in the Nation
JIM FLYNN
DIRECT: 949-463-0739



Interestingly, leisure comes from the Latin word *licere*, which means “to be permitted”. If we are ever going to inculcate leisure into our otherwise utilitarian routine, we must give ourselves permission to do so. (C. Swindoll).

License # 01215480



Falcon Hill Community, Laguna Hills

Currently Listed Properties

Address **Beds** **Baths** **Price**

No Properties currently listed in Falcon Hill (on MLS) Feb. 2012

LAKEFRONT Gated Community, Mission Viejo:

Tres Vistas: 2 Properties Currently Available

Address	BD	BA	Sq. Ft.	Price	Comment
22921 Bergantin	4	5	4,182	\$890,000	Short Sale
27641 San Valle	4	3	4,019	\$1,295,000	



San Marino Community, Mission Viejo

3 Properties Currently Available

Address	BD	BA	Sq.Ft.	Price	Comment
22471 Tindaya	5	5	5,264	\$2,695,000	
22501 Tindaya	4	5	4,500	\$1,899,000	Reduced
22581 Tindaya	47	5	6,850	\$2,400,000	



Stone Ridge (Mission Viejo Gated Community)

3 Properties Currently Available

Address	BD	BA	Sq.Ft.	Price	Comment
23221 Cobblefield	5	4	3,700	\$739,000	
23271 Castle Rock	4	3	3,704	\$749,900	
23489 Castle Rock	5	4	3,704	\$799,900	



Others may be listed after press time. Call Jim for updates - 949-463-0739

UPDATES ON FORECLOSURE STATUS:

FORECLOSURES dropped 8.7%. Lenders seized a total of 7,219 Orange County homes through foreclosure in 2011, down 8.7% from 2010. It was the third straight year of foreclosure declines.

On average, just one in three homes that get a default notice ended up being SOLD at a foreclosure auction. Owners of the remaining two-thirds either got caught up on unpaid payments and fees, sold their homes or transferred the deed to the bank.



"Flynn's Flyer"

Febraury - March 2012

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5 CANYON CREST, Mission Viejo

Properties Currently Listed (February 2012)

Address	Beds	Baths	Sq. Ft.	Price
22171 Wayside	4	4/3	3,204	\$719,900
22482 Rosebriar	5	4/3	3,599	\$819,000
22441 Willow	4	3/2	3,151	\$839,900
22192 Brookpine	4	3/3	3,474	\$849,000
22221 Brookpine	5	4/3	3,874	\$950,000

Due to Advertising Deadlines properties may be subject to prior Sale...or additional properties available.

How To Play The Five Big What If's Of 2012 (Simon Constable)

When it come to investing, 2012 isn't the year to do nothing. Yes, there are some mammoth-sized unknowns out there that could hurt your returns. But, when the biggest "What If's" are resolved you could also profit if you play it right. Here's how to tackle the five scenarios that are keeping Wall Street investors awake at night.

- 1. What if Europe got worse?** If it does get worse, then all assets will do poorly except Treasuries, US Government agency debt & the highest quality corporate debt. Stay in investments dominated in US dollars and away from those in Euros or British pounds.
- 2. What if US Housing finally improves?** Look for companies that will prosper from an improved labor market.
- 3. What if the job recovery falters?** Watch for a higher unemployment rate and climbing first time claims for unemployment insurance.
- 4. What if there's another budget crisis?** The bigger the difference between the two sides, the worse it will be for investors. If Congress looks like it is headed for another blockbuster fight, stay safe in cash and avoid the potential gyrations of stocks.
- 5. What if China's Economy Heats up?** You'll know if China's economy is doing better if you see a sustained rise in Chinese output. Look for gross domestic product growth to jump back to the double digits from it's slow rate of 8.9% at the end of 2011. (Many observers doubt the value of Chinese economic data.)

(Condensed from Wall Street Journal article)

**Real Estate for the Long Term has ALWAYS Been a "SOLID INVESTMENT".
Call the "Flynn TEAM" to review YOUR "possibilities." 949-463-0739**

Guard-Gated community in Mission Viejo with clubhouse, amenities, pools, courts, gym, spa, tennis & more.
Want to see photos outside and/or inside of these or ANY PROPERTIES...CALL JIM to Email to you.



GRACE COMMUNITY CHURCH...of Saddleback Valley
(Non-Denominational) Website: www.gracesv.org

Serving the Saddleback Valley for over 31 years



26052 Trabuco Road, Lake Forest, CA 92630
(between El Toro & Los Alisos) Sunday Worship Services:
9:00 AM and 10:30 AM. Bible studies for ALL ages.
For more information : 949-581-4248

GCC now has an official page on Facebook. Please visit www.gracesv.org,
click the facebook icon "then" "like us " to receive posts and updates.

Sundays:	9:00 A.M.	Traditional Worship Service	Auditorium
	10:30 A.M.	Modern Worship Service	Auditorium
Sundays:	9:00 A.M. & 10:30 A.M.	Childrens' Ministries & Nursery Up to 2 yrs. Old	Educ. Building & Nursery
Sundays:	9:00 A.M.	Koinoia (Adult Bible Study)	Room 112
		The Crossroads Adult Bible Study	Room 207
		"New Life in Christ" Bible Study	Room 109A
		Jr. High	Room 208
		High School	Room 201
	10:30 A.M.	Bereans Adult Bible Study	Room 112

Weekdays:

Tues:	6:30 P.M.	The Pursuit Of Grace	Music Room
Wed:	6:30 P.M.	Awana Jr. High Group High School Women's Bible Study	Education Building Room 208 Room 201 Auditorium
Thurs:	9:00 A.M.	Women's Bible Study	Auditorium
	6:30 P.M.	Choir Rehearsal	Auditorium
	7:00 P.M.	Men's Bible Study	Room 109A
	7:30 P.M.	Praise Team Rehearsal	Auditorium

For other meetings/times, please call 949-581-4248

Michael Goacher



Lead Pastor

Sean Aday



Pastor of Youth & Family Ministries

Ryan Maroney



Pastor of Worship

Brian Albright



Director of Jr. High Ministry

Darcie King



Director of Children's Ministries

Scott Bruton



Intern / Jr. High

"LOOKING TO HIM"

by: Charlene & Jim

Feb/Mar 2012

Charlene



Jim



Forget the Past... (C. Swindoll)



"Some of the unhappiest people I've ever known are living their lives looking over their shoulder. What a waste! Nothing back there can be changed."

What's in the Past? Only two things: great attainment and accomplishments that could either make us proud by reliving them or, indifferent by resting on them or failures and defeats that cannot help but arouse feelings of guilt and shame.

Why in the world would anyone want to return to that quagmire? I've never been able to figure that out. By recalling those inglorious, ineffective events of yesterday, our energy is sapped for facing the demands of today.

Rehearsing those wrongs, now forgiven in grace, derails and demoralizes us."

There are few joy stealers more insidious than past memories that haunt our minds...



FORGET the PAST!



**For Other
Century 21 Beachside
Properties
Currently Available,
Check Out
Jim's Website @
www.JimEFlynn.com**



Real Estate UPDATES February-March -2012

Tomorrow is the Super Bowl, and so I thought I'd better get down some newsletter thoughts today since I probably won't get much desk time tomorrow; and it will be a couple of weeks before this gets printed and mailed.

Reviewing another "TOUGH" Real Estate market from 2011, most are in agreement that the falling home sales and prices accounted for the 2011 decreases.

There were 26,392 homes sold through MLS/broker network last year and that number was down from 2010 by 3.1%. The average price paid for an Orange County home in 2011 was \$522,815 which again was down 7.9%.

Reviewing the total homes sold (26,392), the records indicate that 44.5% of them were "distressed". The largest percentage of them were bank-owned, foreclosed or short-sale homes. From a buyers prospective, most were selling for far less than was owed on them. Weak pricing was validated by what Orange County buyers actually PAID on the basis of square feet. December cum. was \$261. Orange County averaged \$274. a month in 2011. (off 5.4 % in a year but off 20% vs. the previous 5 years).

Condo pricing, which usually does slip at the end of the year, showed December's median price was down slightly at \$260,000.

Notices of Default: For the last two months of last year, 2,588 notices of default which was actually down 7.6%. The actual loss of homes through foreclosure in Dec. was 535, only 49 more than in November and the average was 602 in 2011. Total Foreclosures were down nearly 9% for the year.

Despite a slow start in 2012 some very positive sales increases and buyer interest could put demands on retail inventories, which could increase asking prices .

Jim Flynn's FEB/MAR NEWSLETTER 2012



6 MALLORCA properties currently listed in the Gate-Guarded Community of Mission Viejo

One 3 Bedroom & Four Contessa Models. One Bank Owned, One Short Sale, and Four Standard Sales. One Contessa Model in Back-Up Status and One in Pending Status (So buyers are starting to select properties.)

Sample Listings Below

<u>Address</u>	<u>BD/BA</u>	<u>Sq. Ft.</u>	<u>Price</u>	<u>Comment</u>
22352 Manacor	2/2	1,224	\$279,900	Bank Owned
27842 Esporlas	2/2	1,286	\$374,900	Standard Sale
22494 Petra	2/2	1,223	\$385,000	Standard Sale
27814 Deya	2/2	1,286	\$439,900	Standard Sale



(NOTE: ALL Prices from Sunday, 2/06/12). The addresses for the other Mallorca properties have been omitted at the request of the listing agent(s). Please call Jim Flynn @ 949-463-0739 or Mike at 949-510-1936 for specific information and usually, one hour response for showings.

Orange County RENTAL MARKET:

Continuing from last Fall, Orange County's large apartment complexes, SFR and condos continue to increase in rental asking prices so far in February 2012. Vacancies for the "ready to rent" Units continue to shorten in time on the market. This reflects the 6 year old housing decline that has forced former homeowners back into the rental market.



The Apartment vacancy rate in Orange County has been dropping for two years (first time in over 4 years that the vacancy rate fell below 5%).

The biggest percentage occurred in the 2 bedroom, 2 bath rentals. Those average rents jumped 7% to \$1,801. Rents rose 6.5% to \$2,176 a month for 3 bedroom, 2 bath units. 3 bedroom townhomes were the most stable and rose 3.35% to \$2,369 per month.

***Call us for investment opportunities.
We can help you locate good rental properties.***