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Adamo, president of Weichert Financial Services: Take advantage of this opportunity to reach your real estate goals

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Mortgage rates continue to go down. In fact, according to Freddie Mac, during the last week of September, the average rate on a 30-year fixed rate mortgage reached the lowest point since long-term mortgages began in the 1950s.

"The markets are responding to the recent decision by the Federal Reserve to buy mortgage-backed securities, and consumers are the beneficiaries," said Steve Adamo, president of Weichert Financial Services. "These incredibly low rates coupled with still attractive home prices make buying a home more affordable now than at almost any point in history."

If you'd like to take advantage of this opportunity to reach your real estate goals, here are some things Adamo suggests you should get started on without delay:

- * Talk to a real estate sales professional right away and schedule appointments to see as many homes as possible as soon as possible, including open houses.
- * Have your real estate agent put you in contact with a loan officer who can help determine your price range and pre-approve you for a loan so you are ready to move forward as soon as you find your perfect home. Agents typically are a good resource for mortgage and other housing-related services, and may even have personnel available right in their office, such as the Gold Services Managers in almost every Weichertsales office.
- * Sit down with your spouse and/or other family members and have a serious discussion about your wants and needs. In an ever-changing market, being able to make a quick decision can mean the difference between locking in at the lowest possible rate and one that might be higher.
- * Once you have made your decision on a home, utilize your sales agent and loan officer to help you streamline your closing. Many real estate companies offer one-stop shopping that provides all the services required to complete a real estate transaction smoothly and on time.

For more information about ways you can benefit from record-low mortgage rates, visit www.weichertfinancial.com.

Since 1969, Weichert, Realtors has grown from a single office into one of the nation's leading providers of homeownership services by putting its customers first. A family of full-service real estate and financial services companies, Weichert helps customers buy and sell both residential and commercial real estate, and streamlines the delivery of mortgages and home and title insurance. Weichert leverages its customer website, www.weichert.com, one of the most visited real estate websites in the nation, to help families and individuals realize the dream of homeownership through quick and easy access to listing information and the services of its real estate professionals nationwide.