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RATELINE:

The Economy continues its upward trend toward Elections; - "as evidenced by the Federal Reserve's recent tightening policy." Interest Rates reflect a relatively steady course – albeit slightly higher than historical lows. . .

Conventional Mortgage Money remains within an attractive range – 6.5% to 7.0% per annum

[Some Restrictions May Apply]

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TRENDLINE: RV INDUSTRY TODAY

I am pleased to present the Fall / Winter Issue of The Brokerage Newsletter – highlighting RV & Resort Trends – noteworthy to You: The Park Owner, or, Prospective Owner.

BREAKING NEWS:
Deliveries of recreational vehicles – i.e., factory-to-dealer – are up twenty percent, year-to-date, compared to the same period last year – breaking a quarter-century record.

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[Source: RVIA News Release, 2004]



Arches National Park is featured as one of Utah's many Natural Wonders. . .

Fifth Avenue [pictured], captures Moab's allure – near the National Park's entrance – most notably, testimony to dramatic spires, and, arches – hence, the namesake. . .

BOTTOMLINE: PROFIT OR LOSS

Profit or Loss – Question: How long will Interest Rates remain at historically low levels?

Rates are on the rise - as evidenced by the Federal Reserve's recent tightening policy.

That said, a window of opportunity may exist – whether Buying , or, Selling, i.e., manifesting in lower payments. . .

As for Park Owners, and, Sellers – lower payments point towards greater net cash flows; or, in the alternative, a more

affordable Property, in the event of sale; hence, potentially reduced marketing time. . .

As for the potential Park Owner, i.e., the Buyer – increased buying power; hallmarked by expanded price range, and/or, reduced payments. . .

This low Interest Rate window is now closing – as the Economy gains momentum; and, while Election Day approaches.

As the 2004 Season nears to conclusion – fall, and, winter provide an ideal

timeframe to begin this process – whether Buying, Selling, or, simply stated, a "proactive" Refinance.

The procedure may be a daunting one; though a trained professional may potentially offer insights; serving as a guidepost – potentially easing, and, expediting the process.

Commentary:

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