

Larry Lindstam,
REALTOR®
907-242-1819



Paula Lindstam,
REALTOR®
paula@lindstam.com

Dynamic Properties
 3111 C Street, Ste. 100
 Anchorage, AK 99503



Phone: 907-242-1819
 Fax: 907-345-0444
 E-mail: larry@lindstam.com

Meeting all your real estate needs!



Interesting Tidbit

I'm sure most people figure out if they can afford something based upon the monthly cost. Someone may qualify to buy an expensive home, but decide to buy a less costly one in order to make a lower monthly payment. A very rough way to calculate how a rising interest rate affects buying power is the *One and Ten Rule*. To keep a specific monthly mortgage payment when the interest rate goes up 1%, the price paid for the property must be reduced by 10%. The chart at right illustrates it well. This is a good thing to keep in mind as you watch interest rates, which are historically quite low right now.

Thanks for your referrals!

Interest Rates Vs. Price Changes					
Original \$100,000 Loan					
Price Change	0%	-5%	-10%	-15%	-20%
Loan Amount	\$ 100,000	\$ 95,000	\$ 90,000	\$ 85,000	\$ 80,000
Interest Rate	Monthly Payment				
4.0%	\$477.42	\$453.54	\$429.67	\$405.80	\$381.93
4.5%	\$506.69	\$481.35	\$456.02	\$430.68	\$405.35
5.0%	\$536.82	\$509.98	\$483.14	\$456.30	\$429.46
5.5%	\$567.79	\$539.40	\$511.01	\$482.62	\$454.23
6.0%	\$599.55	\$569.57	\$539.60	\$509.62	\$479.64
6.5%	\$632.07	\$600.46	\$568.86	\$537.26	\$505.65
7.0%	\$665.30	\$632.04	\$598.77	\$565.51	\$532.24
7.5%	\$699.21	\$664.25	\$629.29	\$594.33	\$559.37
8.0%	\$733.76	\$697.08	\$660.39	\$623.70	\$587.01

stewart

September/
 October
 2009



Larry Lindstam, REALTOR®
 907-242-1819

Volume 4, Issue 5

Sellers & Dwellers



3851 Lincoln Ellsworth Court #B \$315,500

Westside luxury townhouse condo in mint condition. Built in 2003 by Peterson Group and has had only one owner. Pristine home in a beautiful, well-kept subdivision.

- 3 bedrooms
- 2.5 baths
- 2-car garage

Directions: From Wisconsin, go west on W. 40th. Turn right on Beechcraft. Turn left on Roald Amundsen and right on Richard Evelyn Byrd. Turn right on Lincoln Ellsworth. Home is straight ahead, bear right into cul-de-sac for driveway.

For more information and pictures go online to www.alaskarealestate.com and enter MLS # 09-12125.

Inside this issue:

- Anchorage Residential Average Sales Price 2
- Four-Plex for Sale 3
- Recipe: Blueberry Muffins 3
- Interesting Tidbit 4

Congratulations to the following sellers and dwellers:

- Linn & Kevin
- Dave
- Karen & Andy
- Chris
- Jack
- Pat & Rick

Alaska Multiple Listing Service is easy to use, offering a wide variety of search options. Now statewide!

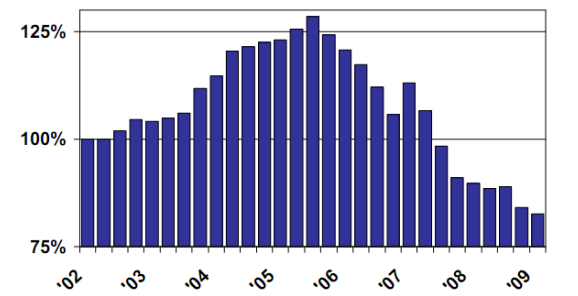
Visit

www.alaskarealestate.com

Pictures Worth 1K Words

US Existing Housing Sales

2002 Q1 = 100 Percent

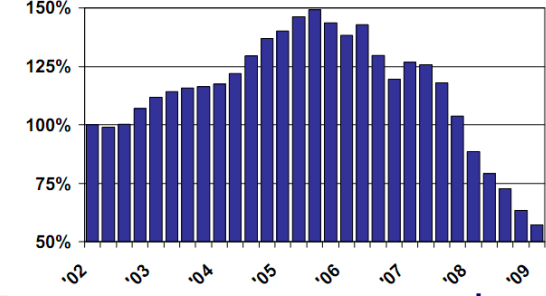


National Association of REALTORS®

stewart

Washington Housing Sales

2002 Q1 = 100 Percent

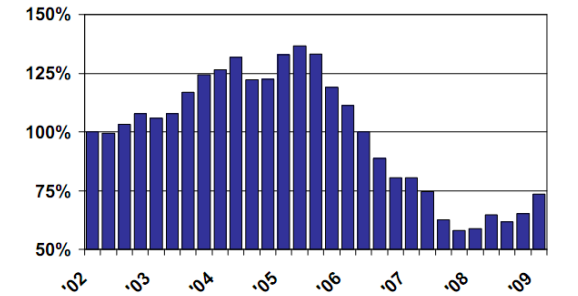


National Association of REALTORS®

stewart

Florida Housing Sales

2002 Q1 = 100 Percent

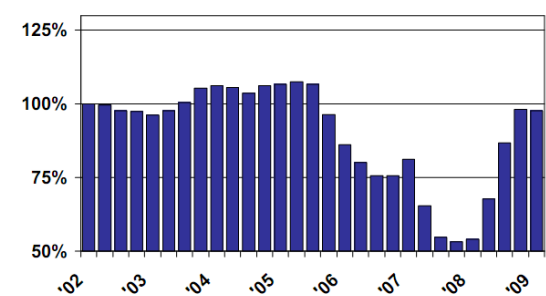


National Association of REALTORS®

stewart

California Housing Sales

2002 Q1 = 100 Percent

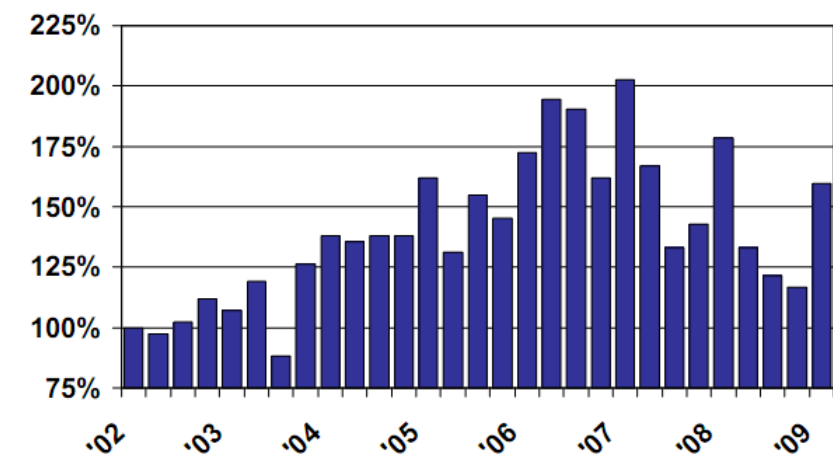


National Association of REALTORS®

stewart

Alaska Housing Sales

2002 Q1 = 100 Percent



National Association of REALTORS®

stewart

FOUR-PLEX: 1910 East 74th Avenue

\$415,000



Not your typical income property. WAY nicer than the usual 4-plex. Pride of ownership shows throughout the building and grounds.

One 3-bedroom and three 2-bedroom units, each has one bath. Built in 1978, this building is 3,672 sq. ft. on a 11,383 sq. ft. lot. New boiler in 2007. Front-loading washer and dryer in 2008. Lawn sprinkler system underground in 2008. All units recently updated and new appliances. 2 storage sheds; the front one has power. All units have dishwashers. 2 units have fireplaces and 1 has wood stove. Fenced yard. Outdoor plug-ins each metered to unit.

Directions: South on Lake Otis Parkway, turn right (west) on Lore Road. Turn right (north) on Petersburg St. Turn left (west) on E. 74th. Property on left.

For more pictures and information go to www.alaskarealestate.com and enter MLS # 09-11588.

RECIPE: Blueberry Muffins

These are light and fluffy. I usually make a double batch and freeze a few. You'll need a VERY large bowl if you do that, too.

- 2 cups flour
- 2 tsp. baking powder
- 1/2 tsp. salt
- 1/2 cup butter
- 1 cup sugar
- 2 large eggs
- 1 tsp. vanilla
- 1/2 cup milk
- 2 cups blueberries, fresh or frozen
- 1 Tbsp. sugar mixed with 1/2 tsp. ground cinnamon



Preheat oven to 375 degrees. Grease muffin tins or use paper liners. Mix flour, salt, baking powder. Beat sugar and butter until fluffy, 5 to 10 minutes, with electric mixer. Add eggs and vanilla, beat well. Stir in, by hand, the flour mixture, alternating with milk. Gently stir in berries. Spoon into tins and sprinkle with the cinnamon sugar. Bake 25-30 minutes. Muffins are done when no indentation remains after you press lightly on a muffin top with your finger. Let cool in pans. Makes 12-18 depending upon how large you like them.

“Home is where you can say anything you please, because nobody pays any attention to you anyway.”

—Joe Moore, KHON Honolulu news anchor