

# IS IT A GOOD TIME TO BUILD?



When looking at the overall investment of a build, you may be surprised to find that now is the time to start finalizing building plans.

## LOWER INTEREST RATES

Mortgage interest rates are the lowest they have been in decades. For example, in the U.S. and Canada, consumers can secure a 5-year fixed mortgage at an interest rate of 4% or lower. Also, Linwood has established a special construction loan program for customers through nationally-accredited banks.

## HIGHER MARKET CONFIDENCE

In the U.S., the April Improving Marketing Index (IMI) indicates that the number and geographic distribution of improving housing markets continued to expand beyond the 100 mark in April. "This should be an encouraging sign for those who are considering a home purchase," said Kurt Pfothenhauer, Vice-Chairman of First American Title Insurance Company.

## LOWER CONSTRUCTION COSTS

Many builders and home finishing suppliers are presently available to work at reduced prices, but this is expected to change with the forecasted increase in housing starts in 2013. As well, building material prices, including lumber, are expected to go up next year, influenced by growing demand in Asia and North America.

## LINWOOD PACKAGE SAVINGS

Right now, a Linwood home package can be secured at a reduced price. Linwood is offering THOUSANDS OFF your custom home package if you place a 10% deposit by April 30, 2012 and take delivery by October 31, this year.

## THE ADVANTAGES ADD UP

With the many discounts available in the marketplace, a cost advantage of \$50,000 or more is possible on a new home that measures approximately 2,000 square feet.

When considering overall home costs to completion, potential savings exist in the following areas:

Design and structural material.....	\$15,000
Home construction.....	\$25,000
Finishing products.....	\$10,000

**POTENTIAL SAVINGS TOTAL: \$50,000**