

Ramblings Yippee. Summer is finally here. I had some real worries about my garden since it kept raining. And winter was especially long this year to boot. When the sun shines, this is the most beautiful place in the world. When the sun isn't shining we have to see the sunshine in the faces of our friends. I see lots of happy faces these days, especially on the people who have waited for the streetscape project to show some completion. The native plants are in, the celebration on July 8th was spectacular (Yay—the Mud Flaps!)



You can see a bit of the celebration and the project on KPAX and KECI archives. Be sure to check our Barry's bench on the corner of Third Avenue and Main. It is a lovely tribute to a Polson character. We will be making one more push to get the last plantings done and the last of benches installed. The main fundraiser is the sale of bricks or pavers that allows ordinary folk to be a part of the beautification for just a few dollars. If you haven't bought one yet, give me a call or go to Treasure State Mercantile on Main Street and they will be glad to get you the form.

Another milestone in July was the ground breaking on the swimming pool. After so many decades, it is hard to believe that it is really going to happen. Thanks to the hard work and persistence of Tana Seeley and the Mission Valley Aquatic Committee, we will have an indoor facility next year. It is a reminder to all of us that anything worthwhile may take a long time to happen. Especially if it involves many people—or government—or money. Or all three.

We are a "small town on a big lake" but we can do great things. The joint is hopping as is true every summer. But his year there is a bit more positive energy in the air. The economy may be down but we



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And
The Society for
People who join too
many associations!

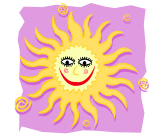
Useful website: FixItNow.com - I found out how long an appliance is expected to last.

Useful and simple home remedy: Avoid cutting yourself when slicing vegetables by getting someone else to hold the vegetables while you chop! (I had to get a joke in somewhere!)

THANK YOU ! THANK YOU! THANK YOU! My business is built on referrals. Perhaps you know of someone thinking of moving to this area. I would be delighted to send them a package of information about Lake County and my services. Or maybe you know someone who already lives here that is ready to buy real estate. Since you already know how I work, let them know and have them contact me or check out my website.

A special thanks to Dick Ayres of Mission for his referral of the Simkins family who now have a great home on Sixth Ave West.

Cindy



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Stop in for a cup of coffee, a glass of lemonade or just to chat!



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The figures are for residential properties only in the Lake County area.. The information is from the NW MT Multiple Listing Service but the math is mine... remember that I am no math wizard. Want to know how much the foreclosures have affected our market? I thought I'd run some numbers for that in addition to the usual. Until all the foreclosures and short sales are gone we will not have a "normal" market. People are still buying and selling property as they always have, too. It's all part of the cycle just like the stock market. It will get better, I promise. Hang in there.

If you read the local newspapers you will see lots of notices of foreclosure. Bear in mind that three notices are required to be published for each instance. That pumps up the reading volume. A "short sale" occurs when the lender is willing to take less in satisfaction of the mortgage than what is actually owed. It is a lengthy process both as a homeowner or to buy a property that is in "short sale status." Call me if you have questions and I'll try to answer. I am going to attend a class on short sales on July 28th. Let me know if you want to look at foreclosures or short sale properties. There are special considerations and sometimes very specific restrictions. DOM= Days on Market REO—Real Estate Owned by Lender

Price Range	Active Current Listings	Active Under Contract	DOM Maximum At this time	Sold 2011 YTD	Sold YTD 2010	Avg DOM To closing 2011	REO Active YTD	REO Closed YTD	Short Sale Active	Short Sale Closed
0-\$99,999	29	3	771	14	5	198	6	6	2	2
100,000-149,999	31	1	742	11	15	188	2	5	1	0
150,000-199,999	51	2	518	11	11	291	12	5	2	1
200,000-249,999	33	2	779	7	8	293	1	1	0	0
250,000-299,999	43	1	877	10	6	327	17	2	2	2
300,000-349,999	28	0	801	2	3	122	0	0	0	0
350,000-399,999	24	0	562	1	6	289	1	0	0	0
400,000-499,999	27	0	826	3	5	137	0	1	0	1
500,000-749,999	64	2	835	5	7	299	0	3	1	1
750,000-999,999	32	1	921	2	3	204	0	1	1	0
1,000,000	31	2	869	1	3	778	0	1	0	0