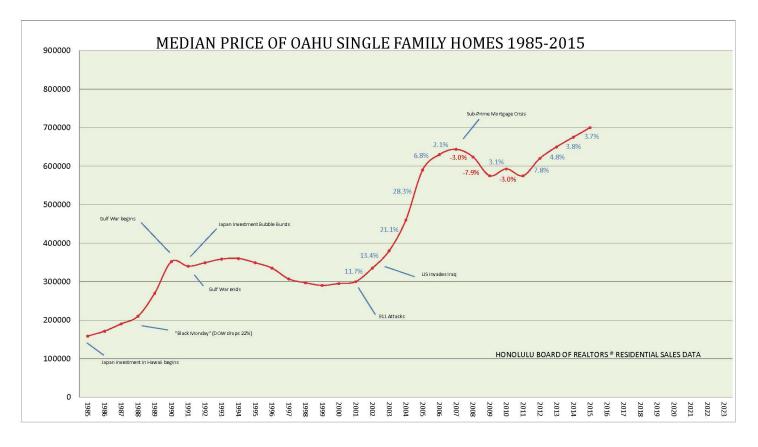
## To my valued Clients, Friends & Family,

*I hope this letter finds you enjoying a safe & wonderful 2016!* As we embark into this new year, I wanted to take some time to share with you the latest news concerning the market. As a homeowner here in our beautiful island state, it's important for you to be aware of what's happening around you - giving you the information you need to stay current, making the right decisions and move forward in a positive direction.

## What's Happening in the Market?

In 2015, Hawaii's real estate market continued to move forward in a positive direction. The median price for a single family home grew by 3.7% to \$700,000 in 2015, with the median price for a condo/townhouse increasing as well by 2.9% to \$360,000. These increases have continued the upward trend of our market, which has seen growth in 4 of the last 5 years. While there has been an increase in the amount of homes for sale, demand continues to outpace supply, creating a strong Seller's market here in our islands. In addition, mortgage interest rates still remain historically low (currently in the 4% range), giving Buyers an incredible window of opportunity to purchase a new home, especially as prices continue to trend upward.



Mahalo!

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## On a Personal Note..

It has been a while since I wrote to you all, and it is my hope that you and your family are doing well. The past 2 years have been life-changing for me, both personally and professionally. After 12 years with my former company, God led us to a brand new start with a company that I am extremely proud to be associated with. With over 40 years of history here in Hawaii, my affiliation with Marcus & Associates allows me the ability to provide you with the highest-level of personal service, support systems, technology tools and market knowledge – allowing you, as my client, the ability to feel confident that your needs and goals are met accordingly.

In 2015, I was blessed to be honored with two incredible achievements – taking 2nd place in the Honolulu Star Advertiser's "Hawaii's Best Realtor" category, and once again being named as an Aloha Aina nominee for outstanding service in the real estate field. To be recognized by my peers and clientele is an amazing & humbling feeling – and I sincerely thank all of you for the support throughout the years!

My beautiful wife Dawn continues to teach 4th grade at Momilani Elementary School, which recently regained its status as the number 1 public elementary school in the state! Emma, age 7, is doing well as a 2nd grader also at Momilani, and loves to spend her time reading and drawing. Our youngest, Eligh, continues to exhaust us like a typical 2 year-old will do, spending all of his time fascinated with cars, planes and anything else with an engine! We are also proud to announce that our 3rd child is on the way, with Dawn expecting in May of this year! Needless to say, God has been good and continues to bless our family!

## Your Source for ALL of your Real Estate Needs!!

You all have been an integral part of my life and business from the start – something which I take great honor in acknowledging. Without YOU and your confidence in my services, I would not be the person that I am today, and I am eternally grateful. Going forward, please know that I am here to assist you with ANY of your real estate-related needs, including:

- -Purchasing a new home, condo, townhouse or vacant lot
  -Selling an existing home, condo, townhouse or vacant lot
  -Refinancing an existing mortgage
  -Analyzing your current real estate situation & planning ahead for your future
- -Renting out an existing home, condo, townhouse or commercial space -Searching for and assisting with out-of-state real estate sales and purchases

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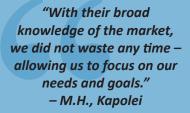


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"They gave us the comfort and confidence that the deal would get done without a hitch.." – G.C., Honolulu

"I couldn't have asked for better realtors..." – L.K., Moanalua

