

[Your Name]
[Your Company/Agency]
[Your Phone Number]
[Your Email Address]
[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Dear [Recipient Name],

As we approach the end of [Year], I would like to provide you with a comprehensive review of the real estate market performance over the past twelve months and what these trends mean for your property value moving into the new year.

The Local Market Overview

This year, the [City/Neighborhood] market has been characterized by [Trend - e.g., steady growth / low inventory / high demand]. We have seen an average sales price increase of [%] compared to last year. The average "Days on Market" for properties in our area is currently [Number] days, indicating a [Seller's / Buyer's / Balanced] market.

Key Statistics for [Year]:

- **Median Home Price:** \$[Amount]
- **Total Homes Sold:** [Number]
- **Inventory Levels:** [Trend - e.g., Decreased by X%]
- **Interest Rate Impact:** [Brief mention of how rates affected local buyers]

Looking Ahead to [Next Year]

Experts anticipate that the upcoming year will bring [Prediction - e.g., more inventory / stabilizing prices]. Whether you are considering selling, looking to upgrade, or interested in an investment property, understanding these shifts is crucial for making informed financial decisions.

Your Personal Property Value

Market averages provide a broad picture, but every home is unique. If you are curious about how your specific home's value has changed over the last year, I am happy to provide you with a complimentary, no-obligation Comparative Market Analysis (CMA).

Thank you for your continued trust in my real estate services. I wish you and your family a wonderful holiday season and a prosperous new year.

Sincerely,

[Your Signature]

[Your Printed Name]

[License Number, if applicable]