

[Date]

[Client Name]  
[Client Address]  
[City, State, Zip]

Dear [Client Name],

As we approach the end of [Year], I wanted to provide you with a comprehensive update on the local real estate market and how these trends may affect your property value.

### **[Year] Market Recap**

The past twelve months have been characterized by [mention key trend, e.g., steady growth / inventory shortages / shifting interest rates]. In our specific area, we saw an average sales price increase of [%] compared to last year, with homes staying on the market for an average of [Number] days.

### **Key Trends to Watch**

- **Inventory Levels:** [Describe if it is a buyer's or seller's market].
- **Interest Rates:** [Briefly mention current rate climate and impact on buying power].
- **Buyer Demand:** [Mention if demand is increasing or stabilizing].

### **Looking Ahead to [Next Year]**

Projections suggest that [Next Year] will bring [mention prediction, e.g., a more balanced market / continued price appreciation]. For homeowners, this means [mention implication, e.g., it remains an excellent time to leverage equity].

### **Your Property's Value**

If you are curious about how these market shifts have specifically impacted the value of your home, I am happy to provide a complimentary, no-obligation Comparative Market Analysis (CMA).

Thank you for your continued trust. I look forward to helping you achieve your real estate goals in the coming year.

Warm regards,

[Your Name]  
[Your Company Name]  
[Your Phone Number]  
[Your Email/Website]