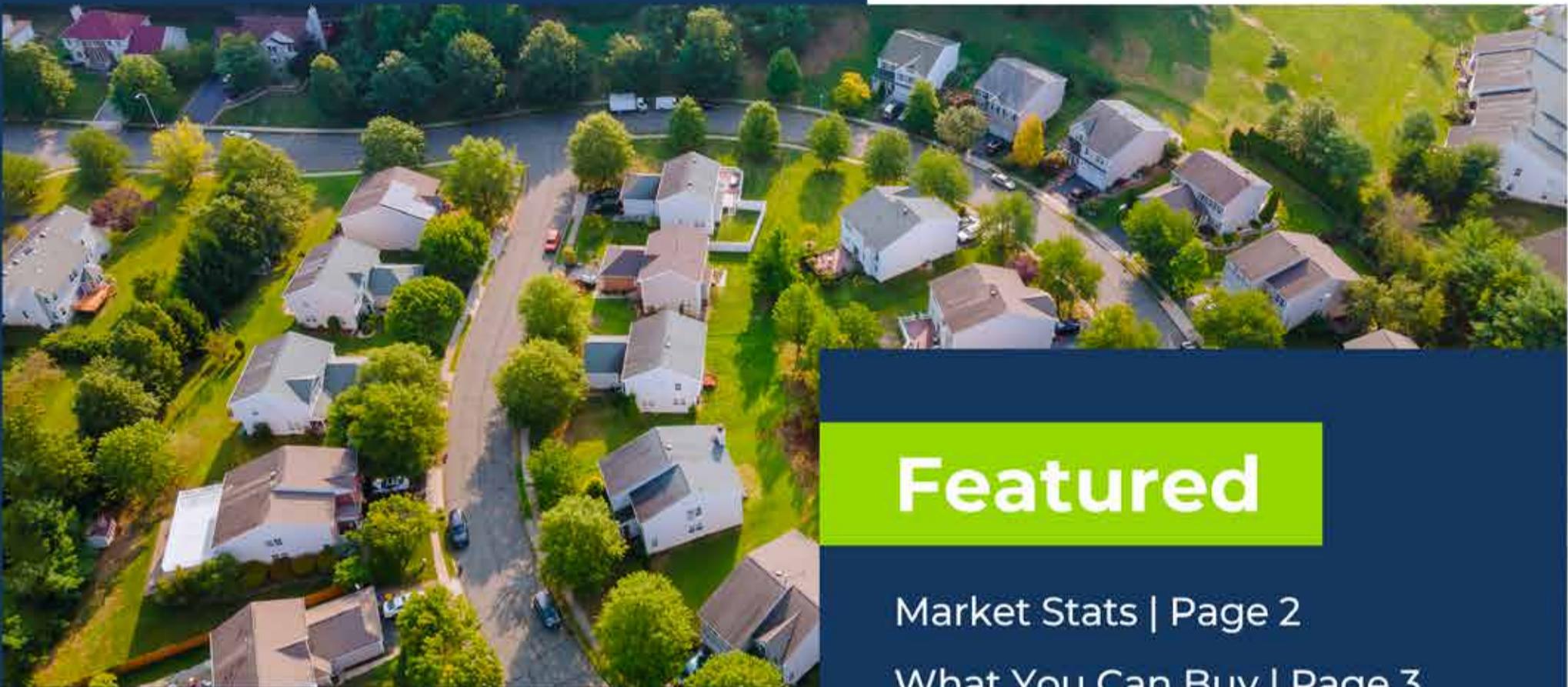


NEWSLETTER

QUARTER 4 2025



MY CITY
HOME LOANS



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Rates Are Moving—and Buyers Are Re-Engaging

Lower mortgage rates are starting to spark renewed buyer interest, pushing mortgage applications to their highest levels in more than three years—even as homes take longer to sell. Recent data shows rates dipping to multi-year lows, easing monthly payments and improving affordability, which has encouraged more buyers to explore financing options. At the same time, inventory remains elevated and homes are sitting on the market longer, giving buyers increased negotiating power on price and repairs. In short: demand is waking up, buyers have more leverage, and opportunities are opening for those ready to act in a shifting market.



Did you know:

Applications for financing rose 5%, week-over-week.

Source: National Mortgage Professionals



info@mycityhl.com | 616.622.4022 | mycityhl.com | 824 Bridge St NW, Ste 1, Grand Rapids, MI 49504
My City Home Loans, Inc offers Equal Housing Opportunity NMLS#2468515 (www.nmlsconsumeraccess.org)

MARKET STATS



Q4 Grand Rapids Market Update

In Q4 2025 the Grand Rapids, Michigan housing market continued to reflect steady, moderate growth with the typical home value around \$288,993, up about 2.6% year-over-year, and homes going pending in roughly 19 days on average, indicating sustained buyer demand even as price appreciation softened compared to previous years; inventory remained tight with roughly 537 homes for sale and 187 new listings, a balanced sale-to-list price ratio near 1.0, and the median sale price near \$280,000, suggesting that while the market stayed competitive, the pace of price increases and rapid turnover seen earlier in the decade had moderated by year-end.

December Housing Market

Grand Rapids

Average Home Sale
\$378,909

Median Sale Price per Square Foot
\$196

Median Days on Market
20

of Homes Sold
220

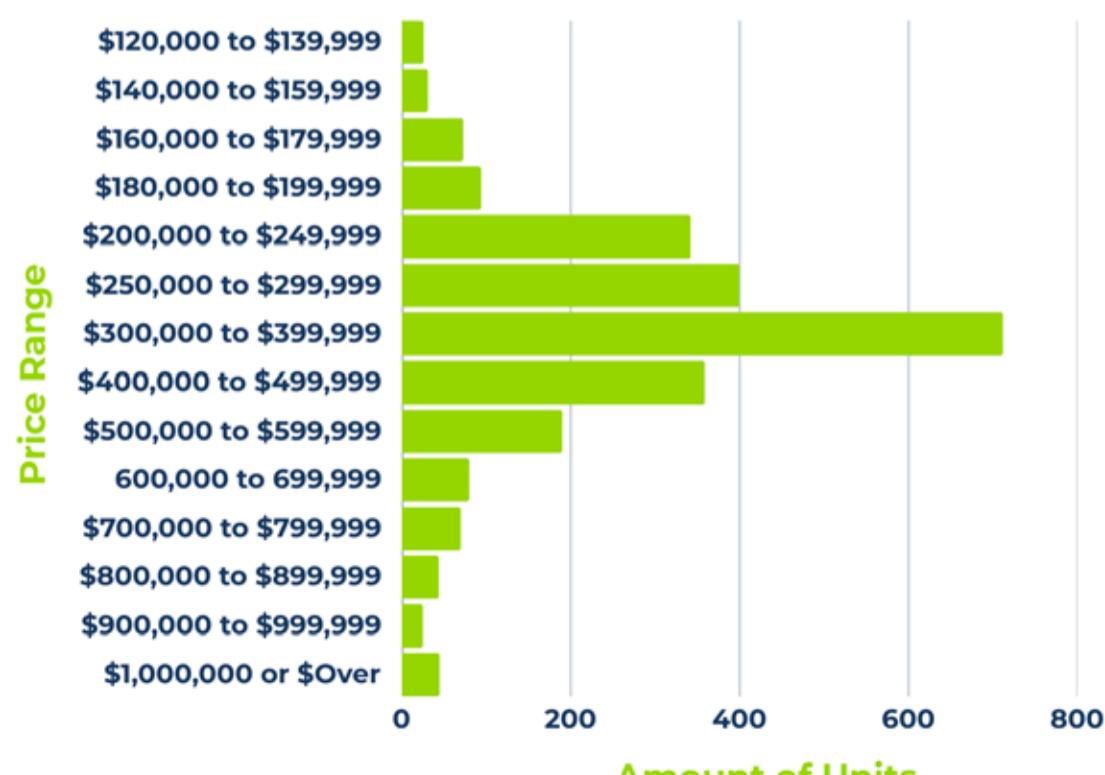
Homes in Grand Rapids received
2 offers on average

Closed Sales Units



Oct | 1,063 units Nov | 794 units
Dec | 912 units

Sold Homes



WHAT YOUR MONEY CAN BUY

In Grand Rapids, Michigan



**248 Matilda St NE,
Grand Rapids, MI 49503**

3 bed | 2 bath | 1,502 sqft
\$269,900

Kyle Westrate | 616-916-0490
United Realty Services



**3440 Newcastle Dr SE,
Grand Rapids, MI 49508**

4 bed | 2 bath | 2,617 sqft
\$364,900

Tyler Jackson | 616-791-1500
Five Star Real Estate



**2530 Westbrook Dr NW,
Grand Rapids, MI 49504**

3 bed | 4 bath | 3,359 sqft
\$556,000

Jeffrey Blahnik | 616-791-8181
Five Star Real Estate



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PARTNER SHOUTOUT

Ryan Teunis

Bellabay Realty

Ryan is not your traditional salesperson. He's a solution-oriented problem solver who prioritizes listening to his clients' needs over simply closing a deal. Ryan is the type of person who would give you the shirt off his back if you asked. He understands that buying a home is one of the biggest financial decisions a person can make—and he approaches every transaction with care, clarity, and respect for that responsibility. With a background in education and advertising, Ryan brings a unique, non-traditional skill set to the table, using it to better communicate options, simplify the process, and advocate for his clients. Outside of work, you'll likely find him at his favorite local restaurants or watching the game with his wife and friends.

Contact Ryan

License # 6501439451

Call: 616.706.3283

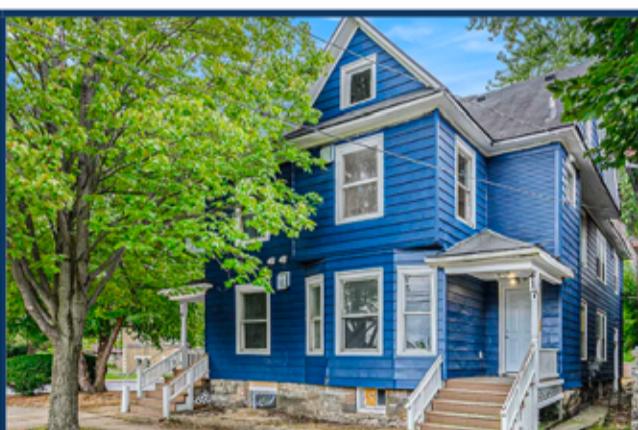
Email: ryan.bellabay@gmail.com



\$528,900

3216 Railtown Road,
Caledonia, MI 49316

4 Beds / 3 Bath
2,393 Sq Ft



\$674,900

415 W Walnut St,
Kalamazoo, MI 49007

9 Beds / 9 Baths
5,800 Sq Ft



\$402,000

5753 Nile Dr SW,
Wyoming, MI 49418

3 Beds / 3 Baths
2,046 Sq Ft



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MY CITY
HOME LOANS



DOCTOR LOAN

AVAILABLE TO:

Doctor of Physiotherapy (DPT)
Doctor of Podiatric Medicine (DPM)
Medical Doctor (MD)
Medical Resident (Educational License)
Nurse Anesthetist (CRNA)
Veterinarian (DVM)
Nurse Anesthetist (CRNA)
Nurse Midwife (APRN)
Nurse Practitioner (NP)
Physician Assistant (PA)
Psychologist (PhD)
Registered Nurse (RN)
Doctor of Dental Medicine (DDM)
Doctor of Dental Surgery (DDS)
Doctor of Optometry (OD)
Doctor of Osteopathic Medicine (DO)
Doctor of Pharmacy (PharmD)
Registered Pharmacist (RPh)

We offer financing options for doctors or those on their way to becoming one, with up to **100% coverage** and loan amounts up to \$2,000,000.

NO DOWN PAYMENT

NO PMI

- ✓ 80% LTV
- ✓ 660+ credit
- ✓ 10-30 year
Fixed rate options

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HOME LOANS
NMLS #2468515
616. 622. 4022
INFO@MYCITYHL.COM



FOR INFORMATIONAL PURPOSES ONLY - This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to underwriting approval. Terms, conditions, and restrictions are subject to change based on an applicant's eligibility and market conditions. Additional qualifications may apply. My City Home Loans, Inc. offers Equal Housing Opportunity NMLS#2468515 (www.nmlsconsumeraccess.org) 824 Bridge St NW Suite 1, Grand Rapids, MI 49504



Extending Employee Benefits

We're partnering with businesses to help their employees achieve homeownership

THE HOME OWNERSHIP ASSISTANCE PROGRAM INCLUDES:

20% of the realtor's commission towards closing costs

\$500 lender credit from My City Home Loans towards closing costs

\$100 off title insurance settlement fee

SAVINGS EXAMPLE ON A \$500,000 HOME

\$3,000 REALTOR CREDIT
+\$500 LENDER CREDIT
+\$100 DISCOUNT ON TITLE FEES

\$3,600 IN SAVINGS

WHY WE SHINE.

→ Local

In today's competitive real estate market, using reputable local professionals is essential to win the bid.

→ Streamlined Service

Have an edge in home negotiations with efficient, stress-free loans and personalized service.

→ Lower Costs

With fewer upfront costs, afford a more expensive or better-suited home.

→ Stress-Free Technology

We've simplified the loan process with cutting-edge technology. Our app lets users securely e-sign and upload documents from their phone.

INQUIRIES

616. 622. 4022

INFO@MYCITYHL.COM

ADVERTISEMENT – These figures are supplied as examples. The rate is based on a 740 or better FICO credit score and subject to change. Taxes, insurance, PMI, and an escrow account may be required along with additional monthly expenses such as a HOA. Each loan is unique and should be discussed with your My City Home Loans, Inc. mortgage originator to see what you qualify for. This is not a commitment to extend credit. All loans are subject to underwriting approval. Terms, conditions, and restrictions are subject to change based on an applicant's eligibility and market conditions. My City Home Loans, Inc offers Equal Housing Opportunity NMLS#2468515 (www.nmlsconsumeraccess.org) Request more info at 616-622-4022 and info@mycityhl.com

