**Interest Rates on 30 yr mortgage**-likely to get more costly as the Fed aims to boost the target for its benchmark federal-funds rate to a high of .5%,up from .25%. By the end of the year rates could up from what they are now, 4%, to 5%.

**Real Estate Market in Seattle**-We predict the first part of 2015 to continue to be a busy market. December 2014 was one of the busiest since 2005, with the inventory of homes on the market not able to keep up with demand from buyers. Buyers will continue to jump into the market as they see prices continue to rise and interest rates remaining low. Overall loosening lending standards are making it easier for many buyers to start making a move.

High rents (King county's median rent is \$1750) are another factor that will push buyers into the market, thus keeping the demand high and the market very active through 2015.

Seahawks-

Predictions for 2015

**Interest Rates on 30 yr mortgage**- Last year I said they'd rise from 4.5% to 5.5%. Well, they actually went down to 4%. I was still right, however... just a year early. Rates will totally go up to 5.5% this year.

**Real Estate Market in Seattle**- Last year saw appreciation around 6%. I think this coming year will be a little slower. Do I think that based on the macroeconomic environment? Or the slumping oil prices and the demand-side shock of a weaker China and Eastern Europe??? Nah, I just think it'll be slower.

**Seahawks-** They will keep Marshawn Lynch one more year. He will finally open up to the media and publish his first literary piece titled: 10 Things I Hate About You, Roger Goodell