

## **House Prices Decline - Orlando, Orange County & Central Florida: Property Appraiser, Appraisal & BPO**

*House prices decline in value across Orlando, Orange County, & across Central Florida. Real estate property prices drop due to economic factors & inflated market price. Decline in house prices. Central Florida property appraiser for appraisal & BPO.*

**March 22, 2009** - [PRLog](#) -- House prices decline in value across Orlando, Orange County, & across Central Florida. Real estate property values are going down due to economic factors and an inflated market. Decline in house prices worry homeowners & banks across Central Florida.

### **Contact Broker / Appraiser Paul F. Davis of Mid-State Appraisals for your next appraisal or BPO - Broker Price Opinion:**

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House prices decline in value across Orlando, Orange County, & across Central Florida. Real estate property values are going down due to economic factors and an inflated market. What is happening across Central Florida, particularly Orlando and Orange County is unprecedented. As someone born and raised in Orlando, Orange County I can attest to the uniqueness of this present real estate market.

The U.S. government and corporate media don't talk about how lower house prices are good for home buyers, preferring to sacrifice we the people and families to make sure bankers have plenty of debt to earn interest on. Nevertheless pure and simple economics says lower prices of anything is good for buyers.

Realtors who earn commissions on transactions are quick to say anything to keep the buying and selling going, particularly when there is a sweet commission check involved for them. Yet for homeowners whose properties are declining in value, now is not the time to sell. Moreover losing equity in your home as prices fall is not something which makes for a happy new year.

President Bush's plan to freeze banks teaser rates will likely backfire and produce the reverse effect, meaning banks will stop lending entirely because they cannot be sure that legal contracts will be honored. A freeze therefore will increase uncertainty among bankers and cause them to chill out before making loans considering their risk for doing so has increased.

"Affordability programs" seemingly are meant to help the poor get a new home, often with the help of HUD. However as it pertains to the economy, this potentially has the effect of driving prices higher by locking out more middle-class people. Fannie Mae and Freddie Mac undergird bankers risky loans and step in when borrowers don't pay and anything hits the fan.

The trouble is many buyers borrowed too much money and cannot pay the interest. Foreclosures are now occurring across the country. Meanwhile in Orlando we've got thousands of homes on the market for sale.

In Orange County and across the country, banks happily loaned money provided that the banks could then sell the loan, diverting the risk on to Fannie Mae (essentially and ultimately we the taxpayers) or on to buyers of mortgage backed securities. As the market now adjusts itself to account for years of excess and a

trillion dollars in mortgage loans that will not be repaid, Fannie Mae is becoming very cautious and trying to avoid buying risky loans. Simultaneously and understandably investors do not want to buy mortgage backed securities.

This translates into less money available for mortgages, which immediately results in less home buyers. Therefore expect housing prices to continue to fall as mortgages become more difficult to get.

**Mid-State Appraisals founder Paul F. Davis has outstanding qualifications:**

<http://www.midstateappraisals.org>  
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- State Certified Residential Real Estate Appraiser (License RD # 2667)
- Licensed Real Estate Broker (License BK # 161133)
- State Certified Building Contractor (License CBC # 040794)
- Over 20 Years of Professional Service to Winter Park and Central Florida
- Unparalleled Knowledge and Outstanding Experience
- Efficient, Attentive, and Committed to Clients Needs

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**Mid-State Appraisals** provides professional services to – Orange, Lake, Seminole, Osceola, Sumter, and the Davenport area of Polk County. Mid-State Appraisals services are provided by committed professionals, dedicated to quality work, detailed research, and timely completion of assignments. Expect a speedy, accurate, and no hassle appraisal.

All appraisal reports comply with the Uniform Standards of Professional Appraisal Practice (USPAP) and Mid-State Appraisals is FHA approved.

**Mid-State Appraisals** offers competitive fees for retirees and the elderly, service 6 counties, are approved with nearly all major lenders, use the latest in computer technology, provide fast, consistent turnaround time and are licensed & insured by the State of Florida.

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Lake county property appraiser serving Metro Orlando and Central Florida exposes mortgage fraud, appraiser involvement, and how real estate prices have been inflated. Florida bankers, appraisers, and investors system that has gone from boom to bust.

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Source	Central Florida Property Appraiser on House Prices
City/Town	Orlando
State/Province	Florida
Zip	32812
Country	United States
Industry	<a href="#">Real Estate</a> , <a href="#">Home</a> , <a href="#">Banking</a>
Tags	<a href="#">Orlando</a> , <a href="#">Orange</a> , <a href="#">County</a> , <a href="#">House</a> , <a href="#">Prices</a> , <a href="#">Decline</a> , <a href="#">Appraiser</a> , <a href="#">Appraisal</a>
Link	<a href="https://prlog.org/10203229">https://prlog.org/10203229</a>



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