



Greetings,

At our monthly sales meeting last week Friday I asked my two trusted lenders (full disclosure, one of the two is my brother, and go-to lender of 28 years) to dust off their crystal ball and share their predictions for the 2023 market. This was shortly after the yield curve plummeted. (Forbes does a better job than I explaining the yield curve and its impact on interest rates.) The predictions of Steve and Drew "...expect rates to hit mid 5% by early March and to breach 5.9% as soon as next week..." were music to the ears of every agent in the room; buyers and sellers are aligned with the benefits of falling interest rates.

Buyers who have identified a home/s that they love might consider a purchase now to take advantage of certain listings which have sat on the market for the past 90-120 days, as well as to beat the rush of buyers who will be coming out of the woodwork in the spring market. Some buyers will likely wait to try and catch the bottom of falling interest rates, but Proper Rate is still offering a refinance with no lender fees. This means that you can likely avoid a bidding war and take advantage of current low pricing, and refi later to get the best interest rate.

And on a lighter note, what do you think of the hot new color trend for 2023 - Viva Magenta?! My dining room is in need of a makeover and I LOVE this color!

If you are interested in taking a plunge in Lake Michigan end of February look no further than one of our 'Around Town' events shown below or click Shiver. Your dog loving friends at The Dobbs Group are the presenting sponsor and I am taking the plunge!

Warm Regards,

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*The Dobbs Group Around Town*



**SHELTER SHIVER CHICAGO**

**Shelter Shiver**

Think of it as free CryoTherapy for an amazing cause with a fun afterparty!  
**February 26, plunge at 10AM, afterparty 11AM!**  
 ([Read More Here](#))



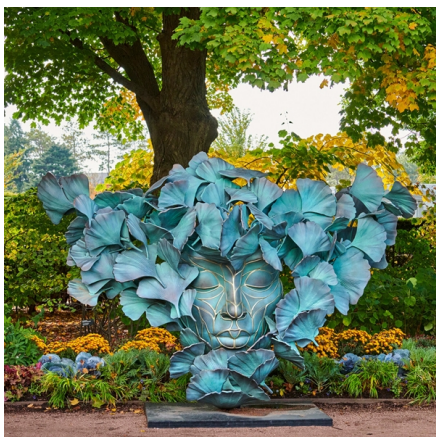
**Chicago Street Art and it's importance to local communities**

We love Chicago's vibrant and inspiring street art.  
 ([Read More on our website](#))



*We Are Excited About...*

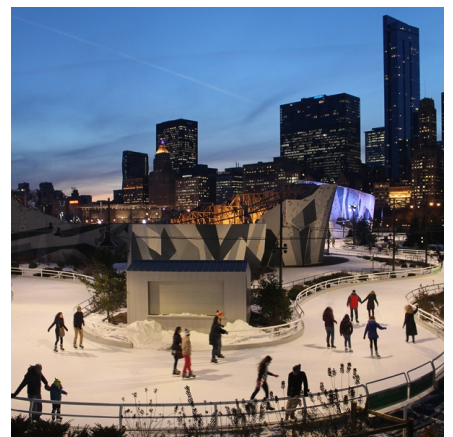
**ARTS & CULTURE**



**FOOD & BEVERAGE**



**PARKS & RECREATION**



**Human + Nature**

**The Morton Arboretum**

Ongoing until March 1

[www](#)

**Chicago Restaurant Week**

**362 Participating Restaurants**

Friday January 20 – Sunday February 5

[www](#)

**McCormick Tribune Ice Rink**

**Millenium Park**

Ongoing until March 5

[www](#)

**SPORTS**



Altitude is usually a kid's venue but they also have adult night!

**Altitude Trampoline Park**

Every last Thursday of the month

[www](#)

**CLICKABLE TREASURE**



**Artificial Intelligence**

Everyone is talking about AI. Try talking to her yourself. She is so much fun!

[www](#)

**FUN & DARING**



**Dita Von Teese**

**The Chicago Theatre**

February 14, 8 – 10 PM

[www](#)



*Tips For The Homeowner*



**Our Top Twelve Tips To Get The Best Price For Your Home**

Are you preparing to list your home for sale? Already listed and not getting the offers you hoped for? If your goal is the best price within a reasonable time frame please take note of our tried and true Top Twelve Tips to have your home showing ready!

[Read More on our website](#)

**Top home upgrades that pay off in the long run**

Our tips for prioritizing updates and improvements: know what will get you the best return in a resale, increase your home's value, and make the next



homeowner happy.

[Read More on our website](#)



*"This is not a review, but rather a love letter to the Dobbs Group.*

*My journey as a first time home buyer with Debra and her team has been outstanding. They really helped guide me through the entire process; they could not have been anymore organized and accommodating. I learned so much from Debra and with her assistance I was able to buy a home I know I will love for years to come. When sharing my experience with my family, they have been blown away by the level of high quality service Debra provides."*

*TAYLOR MCGREGOR, Past Buyer*

*"– Best Real Estate Team In Chicago Land – We just completed our sixth transaction with Debra Dobbs Group. ... Anyone can sell a property in a hot market, but Debra and Josh really showed that they are the best under the most challenging of market conditions. They stepped up and sold our condo. The personal service we got from Debra and Josh is unmatched in Chicago.*

*VICTORIA & CHUCK JAMES, Past Sellers & Buyers*

*[\(more testimonials\)](#)*

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