



**TERRY RYAN**  
REALTORS

Awarded **#1 Lugton's Agent** for 2011/12/13/14  
Awarded **#1 Lugton's Residential Agent** 2015/16  
Awarded **#2 Lugton's Residential Agent** 2017

# Merry Christmas

Looks like summer's arrived early so hopefully it will stay around for the Christmas break. It's been a really busy year topped off with a record breaking November for our team. The market has settled down and is now more of an even playing field for both vendors and purchasers which is probably a good thing overall. Indications are that next year should remain steady with the LVR rates being relaxed a little - this should be good news for first home buyers.

We must say a big thank you to all our clients who have supported us throughout the year, we really appreciate your loyalty and referrals. We all hope you have a very Merry Christmas and New Year and look forward to serving your real estate needs in 2018.

## 2018 CALENDAR

Once again we have gone with the same kiwiana theme for the calendars which seems to be very popular. Hopefully in this digital age you can still enjoy a good old fashioned calendar for work or home to keep you up to date.

Best regards

     
Terry Ryan    Bruce Fitness    Graeme Rowe    Pietta Barnett



## CHRISTMAS 2017

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