



WHAT TO MAKE OF **THE REAL ESTATE MARKET**

JONES HOLLOW REALTY GROUP INC.



"The snatch and grab seller's market is behind us and pricing a property right is the difference between selling quickly and sitting on the market."

Brad Wilson, Broker
Jones Hollow Realty Group Inc.

Housing Market Predictions For 2023



Will Long Island Home Prices (Finally) Fall?

Surging mortgage rates have put some much-needed pressure on the hot housing market in recent months after home prices hit record highs across the nation. But as mortgage rates have begun to decline in recent weeks, many economists are mixed about whether home prices will continue their slow decline through 2023—or crash.

The nation's overall housing supply remains limited, as those who purchased homes in recent years at extremely low mortgage rates are staying put. This tight inventory has kept prices from seeing deeper declines, making homes still unaffordable for many, especially first-time homebuyers.

Even though home prices remain high year-over-year, they're not as eye-popping as they were earlier this year. **How far home prices dip in 2023 will likely depend on where mortgage rates go.**

Housing Market Forecast Into 2023

Many housing insiders warn buyers against trying to time the market as the economy wades through its current period of uncertainty.

Deciding to buy now or wait is **going to depend on the individual buyer's motivation and situation.** Waiting may not be a viable option. Even if a buyer can push pause on buying to later in 2023, there isn't likely to be significant improvement in prices or interest rates.

As we ease into 2023, housing experts maintain a watchful eye on the economy, which is still being pulled in all directions by stubbornly high inflation, steep interest rates, ongoing geopolitical uncertainties and the midterm election results, to name a few.

Housing Market Predictions For 2023

Housing Inventory Predictions for 2023

Housing supply that remains near historic lows has held up demand compared to other downturns, consequently sustaining higher home prices. That said, **the snatch and grab seller's market is behind us and pricing a property right is the difference between selling quickly and sitting on the market.**

Inventory levels are still tight, which is why some homes for sale are still receiving multiple offers.

Will There Be a Housing Market Crash?

There are mixed signals from economists about if and when the housing market will crash, or if it will simply “correct” itself from the double-digit percentage jumps seen in home prices the past year.



"I believe we're more likely to see the market cool, rather than crash and estimate an approximate 5% drop nationally."

Buy a Home Now or Wait

Buying a house (in any market) is a highly personal decision. Because homes represent the largest single purchase most people will make in their lifetime, it's crucial to be in a solid financial position before diving in.

Trying to predict what might happen next year is not the best homebuying strategy. Buyers sitting on the sidelines today in anticipation of lower prices tomorrow may end up disappointed. **Instead of waiting for much lower prices, buy a home based on your budget and needs.** If you find a home you love in an area you love, and it also fits your budget, then chances are it might be right for you. However, if you make too many sacrifices just to get a house, you may end up with buyer's remorse and an expensive albatross you might have to offload.

Mortgage Rate Forecast for 2023

Will Rates Drop?

Mortgage rates seemed on a relentless climb in 2022, now sitting at double what they were at the start of the year. But the latest rate drops the past few weeks have economists questioning whether this indicates a steady decline in 2023—or this is the calm before another storm of rate hikes.

The average 30-year, fixed-rate mortgage was 6.6% for the week ending December 16. It was the second week of declines after the rate reached as high as 7.08% November 10.

While some experts say they're hopeful that interest rates won't rise further this year, others say the increases will likely continue into early 2023 until inflation is under control.

Mortgage Rate Predictions Going Into 2023

Rates for home loans are caught in a tug-of-war between high inflation and the Federal Reserve's actions to restrain inflation, which have indirectly pushed rates higher.

There's a widely held expectation that rates will likely continue to undergo some amount of upward pressure in the coming months—or at least until inflation is moderated.

If inflation convincingly cools down, and the Fed subsequently stops tightening monetary policy, we could see rates begin to ease back down. The best bet is that we continue to see mortgage rates in the ballpark of current levels, perhaps from 6.5% to 7.5%

Current Mortgage Trends

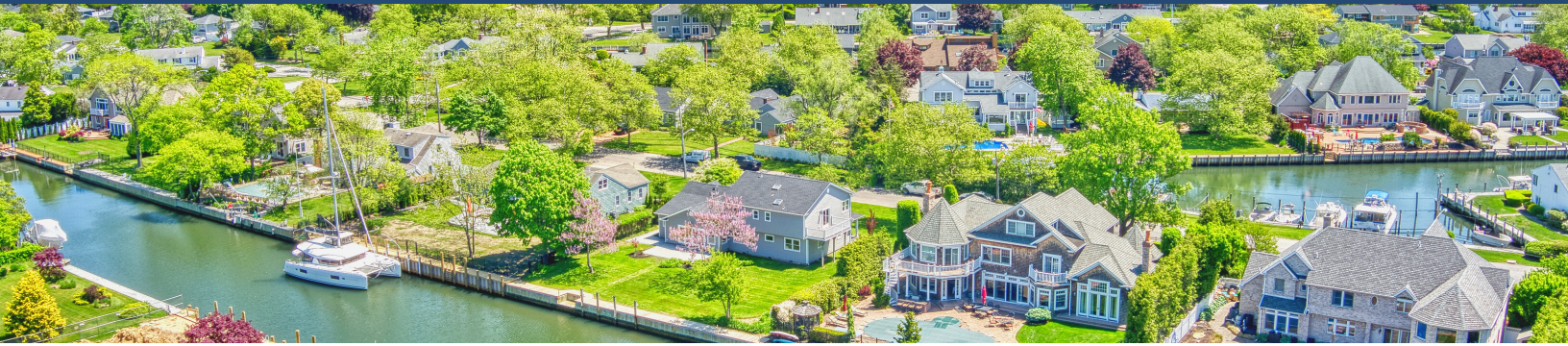
The average mortgage rate for a 30-year fixed is 6.66%, more than double its 3.22% level at the start of the year.

The average cost of a 15-year, fixed-rate mortgage has also surged to 6.00%, compared to 2.43% in early January.

In the current environment, ARMs might be more affordable than those with fixed rates. The average 5/1 ARM was 5.45% at the end of October.

5 THINGS TO LOOK FOR IN 2023

Jones Hollow Realty Group Inc.



Mortgage rates may stabilize in 2023. Lower interest rates could lure buyers off the sidelines and proud owners into selling their homes. Some forecasters predict that mortgage rates may be flat in 2023, and they might even fall. If rates do stabilize, buyers will feel more secure about their costs, and they might jump back into the housing market.

"Rate lock-in" is a real phenomenon. The majority of people with mortgages have home loans with rates below 4%. If rates remain above 6%, a lot of those homeowners will be reluctant to sell their current homes if it means giving up their low rates and paying much higher interest rates on their next homes.

Sellers will need to budge. Homebuyers will increasingly be in control and sellers will need to rethink their pricing strategies in the new year.

Rent declines are possible: Rental prices are sky-high, but real estate experts say there's a good chance they could decline in the coming months.

A downturn could mean an opportunity. Where some market mavens see a housing downturn, others see an opportunity.

Overall, real estate professionals believe the clouds have lifted and slivers of sunlight are on the horizon for the market in 2023.

“

An economic slowdown is already underway and the greatest recession risk to real estate is whether rising unemployment and lower household income cuts demand for residential and commercial property.

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Suffolk County Recap

Summary (more details attached)

- Median Price Sold in December was \$542,000 vs \$525,000 December 2021. (Up 3.3%)
- Pending Sales Median Price in December was \$513,000 vs \$535,000 December 2021. (Down 4.1%)
- Number of Homes sold (closed) in December was 1,175 down from 1,802 December 2021 (Down 34.8%)
- There are currently 2,775 homes for sale in Suffolk County with median list price of \$629,000

Nassau County Recap

Summary (more details attached)

- Median Price Sold in December was \$655,000 vs \$645,000 December 2021. (Up 1.6%)
- Pending Sales Median Price in December was \$630,000 vs \$650,000 December 2021. (Down 3.1%)
- Number of Homes sold (closed) in December was 879 down from 1,345 December 2021 (Down 34.6%)
- There are currently 2,382 homes for sale in Nassau County with a median list price of \$729,000.

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Long Island Housing Data for December 2022*

Category	Dec-22	Nov-22	% Change	Dec-21	% Change
Long Island Median Home Price	\$ 600,000	\$ 610,000	-1.60%	\$ 590,000	1.70%
Contracted (Pending) Median Home Price	\$ 570,000	\$ 588,000	-3.10%	\$ 605,000	-5.80%
Monthly Closed Sales Activity	2,714	2,918	-7.00%	4,181	23.80%
Monthly Contracted Sales Activity	2,193	2,509	-12.60%	3,211	-31.70%
Available Residential Inventory	9,667	11,565	-16.40%	8,755	10.40%



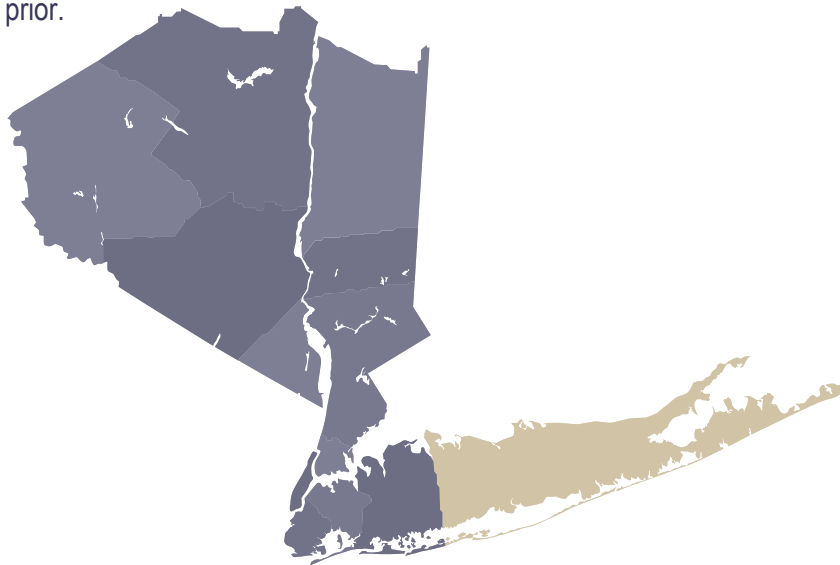
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Suffolk County Market Update

December 2022

Suffolk County reported a residential closed median sale price of \$542,500 in December 2022, which represents a 3.30% increase from the \$525,000 reported the prior year in December 2021. There were 1,175 closed sales transactions and 922 pending transactions reported in December 2022, following 1,249 closed and 1,037 pending transactions reported in the month prior.

The OneKey MLS Regional Area reported a closed median sale price of \$570,000 in December 2022, representing an increase of less than 1.00% as compared to the reported \$565,000 in December 2021. Across the regional coverage area, there were 4,270 closed residential transactions, and 3,522 pending transactions, following the reported 4,620 closed and 3,976 pending the month prior.



Closed Median Sale Price 2
Pending Median Sale Price 3
Closed Transactions 4
Pending Transactions 5

*Note that Condo Sales reflected in the bar graphs include listings with HOA fees.

Suffolk, easternmost in NY, offers diverse suburban and rural housing options, like rustic farmhouses, modest homes, beach bungalows, and modern apartments. Locals suggest the Walt Whitman Historic Site, Wertheim National Wildlife Refuge, Fire Island National Seashore, and numerous wineries, gourmet restaurants, and bustling downtown districts.

Sold Property Median Price for:

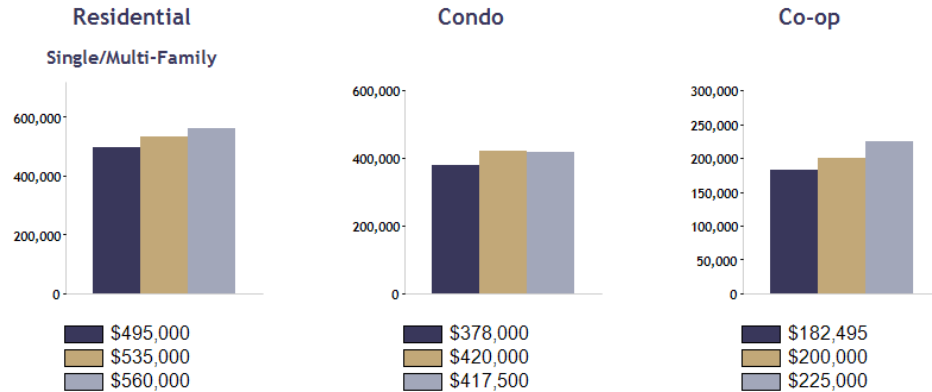
Location: Suffolk (County)

Date Range



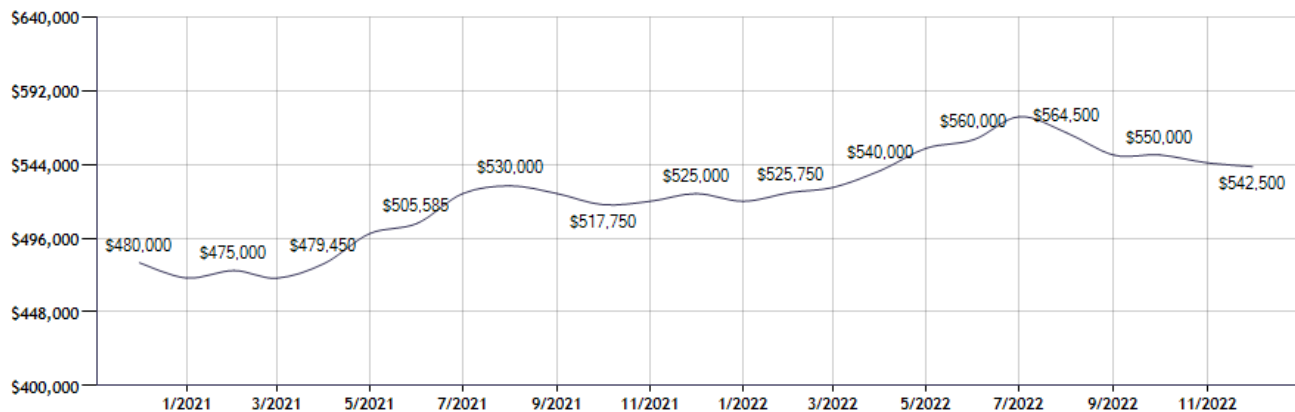
Current Available Inventory - 2,776
Current Median List Price - \$629,000

Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	\$542,500	\$525,000	3.3
Nov-2022	\$545,000	\$520,000	4.8
Oct-2022	\$550,000	\$517,750	6.2
Sep-2022	\$550,000	\$525,000	4.8
Aug-2022	\$564,500	\$530,000	6.5
Jul-2022	\$575,000	\$525,000	9.5
Jun-2022	\$560,000	\$505,585	10.8
May-2022	\$554,500	\$499,000	11.1
Apr-2022	\$540,000	\$479,450	12.6
Mar-2022	\$529,000	\$470,000	12.6
Feb-2022	\$525,750	\$475,000	10.7
Jan-2022	\$520,000	\$470,101	10.6

Sold Property Median Price for: Location: Suffolk (County) (Last 24 Months - Residential, Condo, Co-op Properties)



Note: Information displayed in the data table is compiled by OneKey® MLS and represents a combined total of Residential, Condo, Co-op Properties sales for the selected time frame. Only available data will be displayed. Please note that small data samples will skew the % of change year to year. This information is intended for marketing purposes only. To access more detailed market reports visit <https://www.onekeymls.com/market-statistics>



Pending Sales Median Price for:

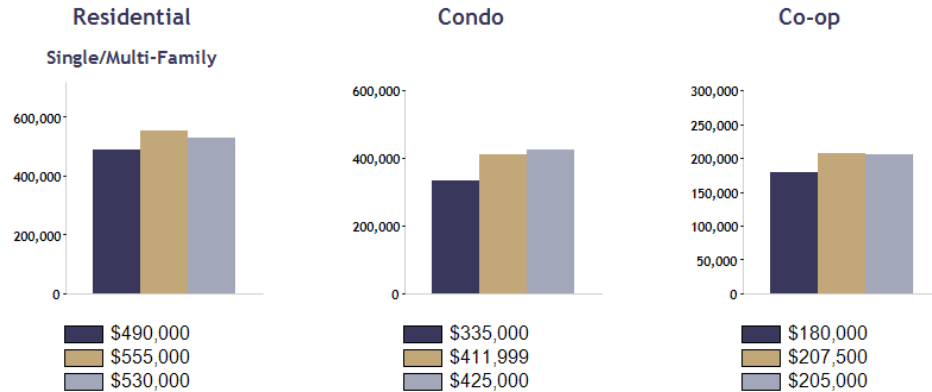
Location: Suffolk (County)

Date Range

Dec 2020	Dec 2021	Dec 2022
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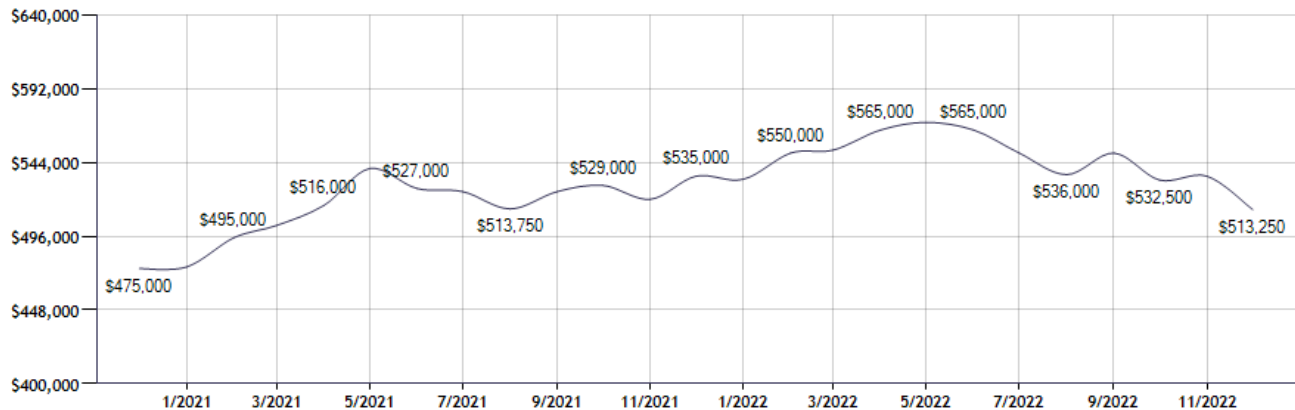
Current Available Inventory - 2,775
Current Median List Price - \$629,000

Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	\$513,250	\$535,000	-4.1
Nov-2022	\$535,000	\$520,000	2.9
Oct-2022	\$532,500	\$529,000	0.7
Sep-2022	\$550,000	\$525,000	4.8
Aug-2022	\$536,000	\$513,750	4.3
Jul-2022	\$550,000	\$525,000	4.8
Jun-2022	\$565,000	\$527,000	7.2
May-2022	\$570,000	\$540,000	5.6
Apr-2022	\$565,000	\$516,000	9.5
Mar-2022	\$552,000	\$503,000	9.7
Feb-2022	\$550,000	\$495,000	11.1
Jan-2022	\$533,000	\$476,000	12.0

Pending Sales Median Price for: Location: Suffolk (County) (Last 24 Months - Residential, Condo, Co-op Properties)



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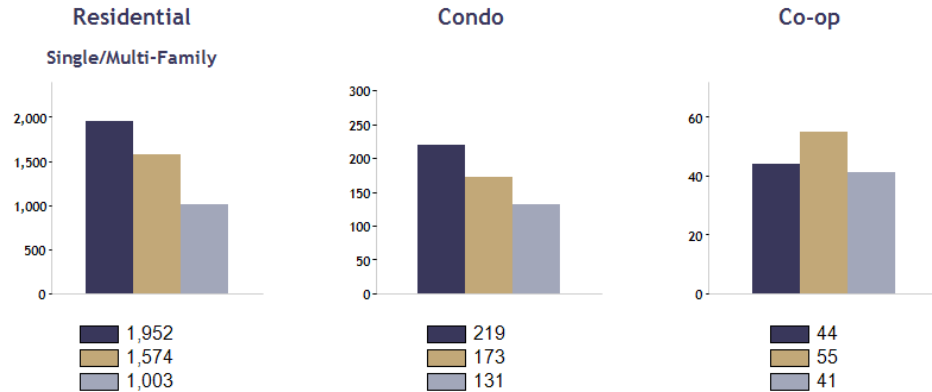
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Date Range



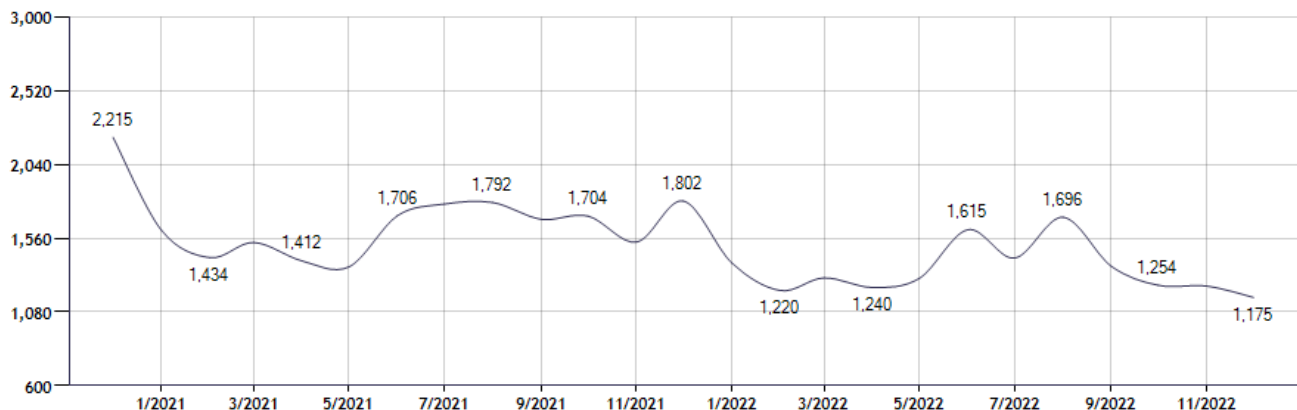
Current Available Inventory - 2,775
Current Median List Price - \$629,000

Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	1,175	1,802	-34.8
Nov-2022	1,249	1,535	-18.6
Oct-2022	1,254	1,704	-26.4
Sep-2022	1,377	1,683	-18.2
Aug-2022	1,696	1,792	-5.4
Jul-2022	1,431	1,782	-19.7
Jun-2022	1,615	1,706	-5.3
May-2022	1,299	1,374	-5.5
Apr-2022	1,240	1,412	-12.2
Mar-2022	1,302	1,532	-15.0
Feb-2022	1,220	1,434	-14.9
Jan-2022	1,399	1,611	-13.2

Sold Property Counts for: Location: Suffolk (County) (Last 24 Months - Residential, Condo, Co-op Properties)



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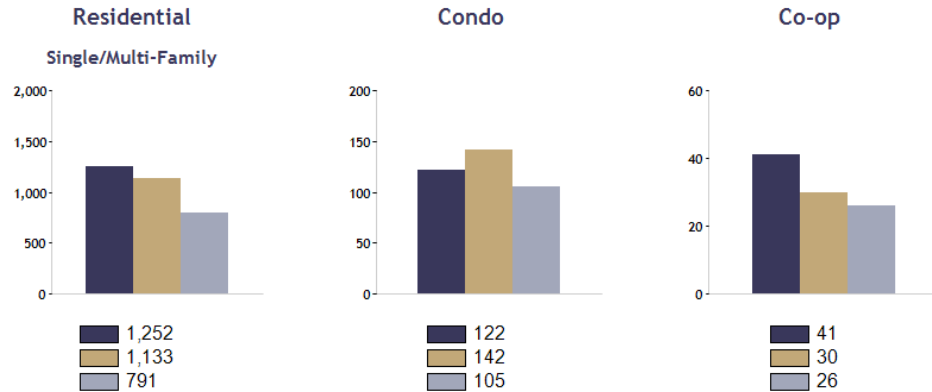
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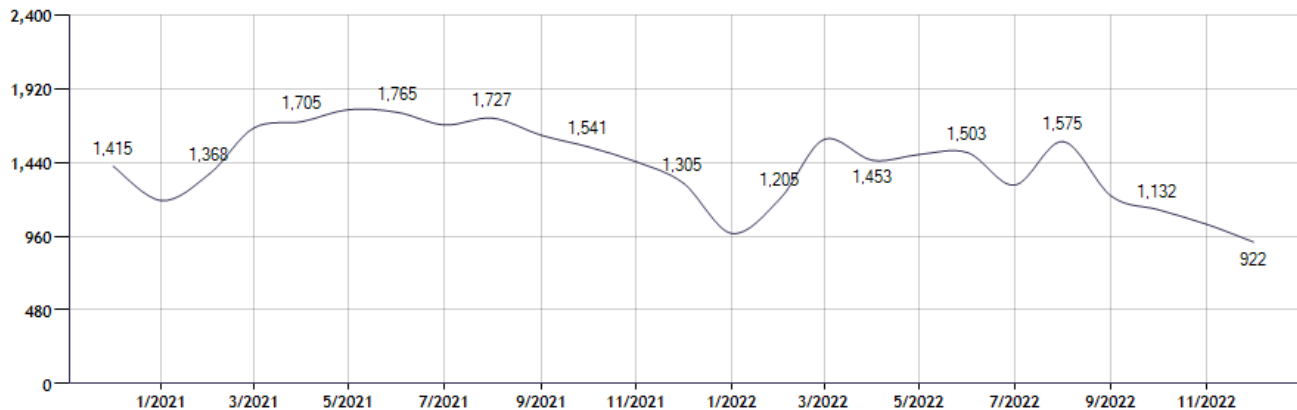
Current Available Inventory - 2,775
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Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	922	1,305	-29.3
Nov-2022	1,037	1,443	-28.1
Oct-2022	1,132	1,541	-26.5
Sep-2022	1,219	1,616	-24.6
Aug-2022	1,575	1,727	-8.8
Jul-2022	1,292	1,683	-23.2
Jun-2022	1,503	1,765	-14.8
May-2022	1,491	1,783	-16.4
Apr-2022	1,453	1,705	-14.8
Mar-2022	1,588	1,663	-4.5
Feb-2022	1,205	1,368	-11.9
Jan-2022	978	1,191	-17.9

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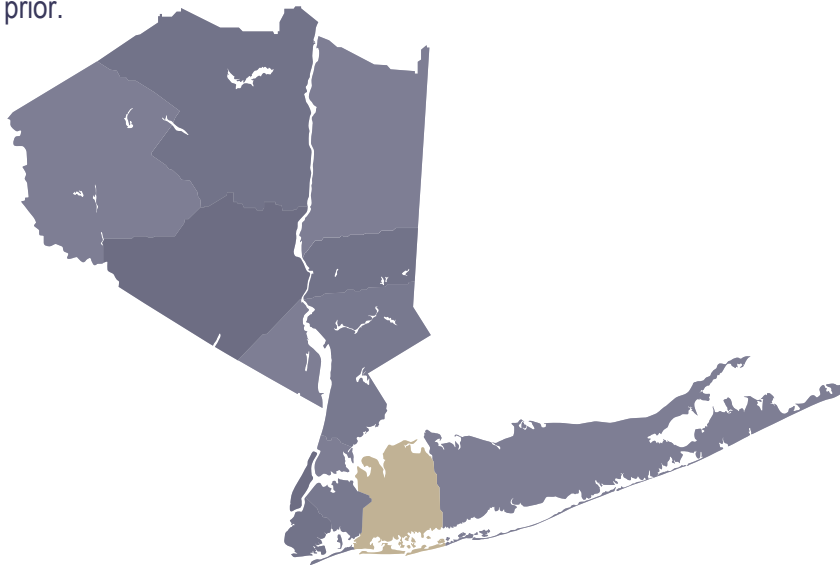
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Nassau County Market Update

December 2022

Nassau County reported a residential closed median sale price of \$655,000 in December 2022, which is an increase of 1.60% from the reported figure of \$645,000 the prior year in December 2021. There were 879 closed residential sales transactions and 660 pending transactions reported in December 2022, following 956 closed and 796 pending transactions reported in November 2022.

The OneKey MLS Regional Area reported a closed median sale price of \$570,000 in December 2022, representing an increase of less than 1.00% as compared to the reported \$565,000 in December 2021. Across the regional coverage area, there were 4,270 closed residential transactions, and 3,522 pending transactions, following the reported 4,620 closed and 3,976 pending the month prior.



Closed Median Sale Price	2
Pending Median Sale Price	3
Closed Transactions	4
Pending Transactions	5

*Note that Condo Sales reflected in the bar graphs include listings with HOA fees.

Nassau is home to world-renowned beaches and tight-knit communities taking great pride in their towns. Thanks to its proximity to NYC, many families and young professionals have put down roots here. Residents enjoy a mix of big-name stores and family-owned boutiques, as well as gourmet restaurants, art galleries, theaters, and beautiful outdoor spaces.

Sold Property Median Price for:

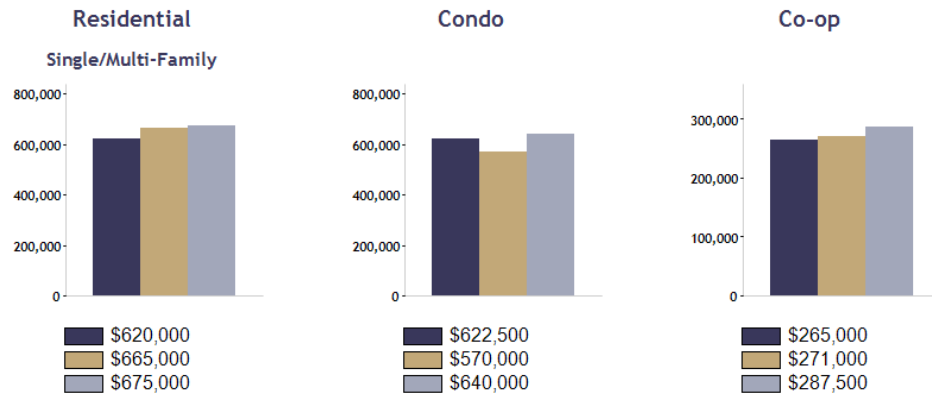
Location: Nassau (County)

Date Range

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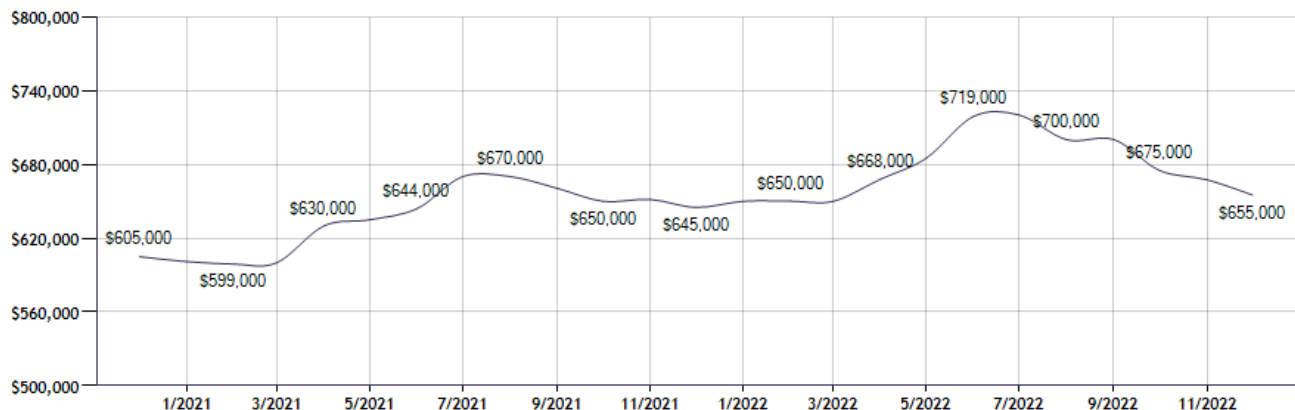
Current Available Inventory - 2,382
Current Median List Price - \$729,000

Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	\$655,000	\$645,000	1.6
Nov-2022	\$667,500	\$651,500	2.5
Oct-2022	\$675,000	\$650,000	3.8
Sep-2022	\$700,000	\$660,500	6.0
Aug-2022	\$700,000	\$670,000	4.5
Jul-2022	\$720,000	\$670,000	7.5
Jun-2022	\$719,000	\$644,000	11.6
May-2022	\$685,000	\$635,000	7.9
Apr-2022	\$668,000	\$630,000	6.0
Mar-2022	\$650,000	\$600,000	8.3
Feb-2022	\$650,000	\$599,000	8.5
Jan-2022	\$650,000	\$601,000	8.2

Sold Property Median Price for: Location: Nassau (County) (Last 24 Months - Residential, Condo, Co-op Properties)



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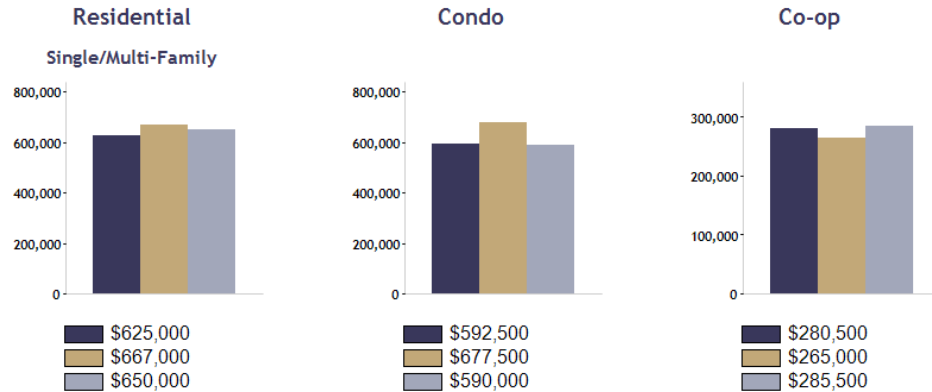
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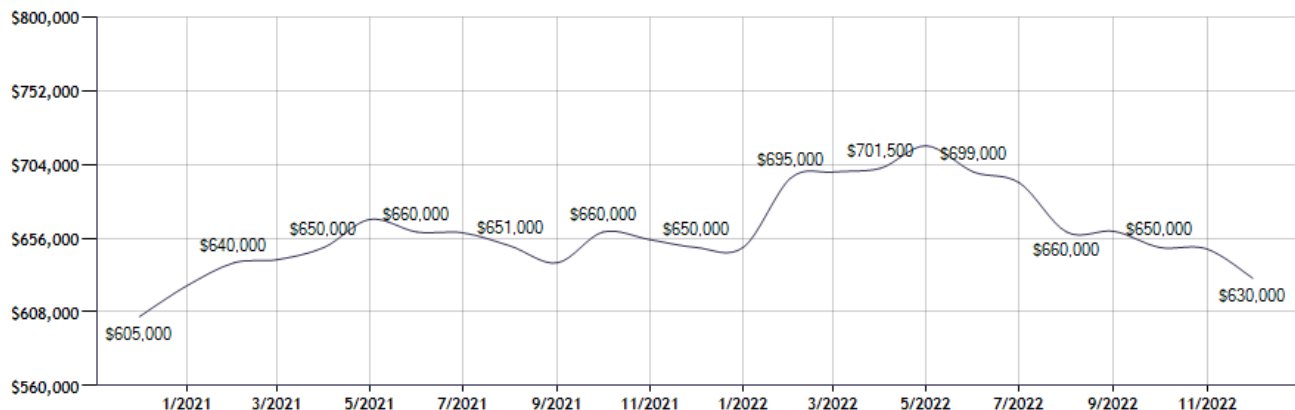
Current Available Inventory - 2,382
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Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	\$630,000	\$650,000	-3.1
Nov-2022	\$649,000	\$655,000	-0.9
Oct-2022	\$650,000	\$660,000	-1.5
Sep-2022	\$660,500	\$640,000	3.2
Aug-2022	\$660,000	\$651,000	1.4
Jul-2022	\$692,000	\$659,500	4.9
Jun-2022	\$699,000	\$660,000	5.9
May-2022	\$716,000	\$668,250	7.1
Apr-2022	\$701,500	\$650,000	7.9
Mar-2022	\$699,000	\$642,000	8.9
Feb-2022	\$695,000	\$640,000	8.6
Jan-2022	\$650,000	\$625,000	4.0

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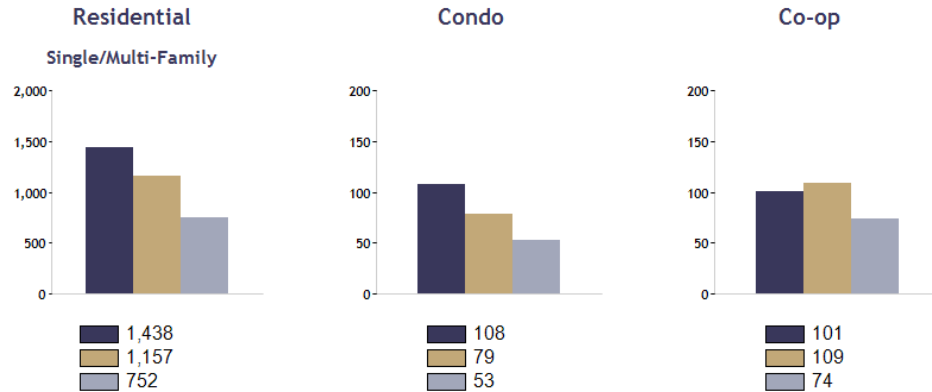
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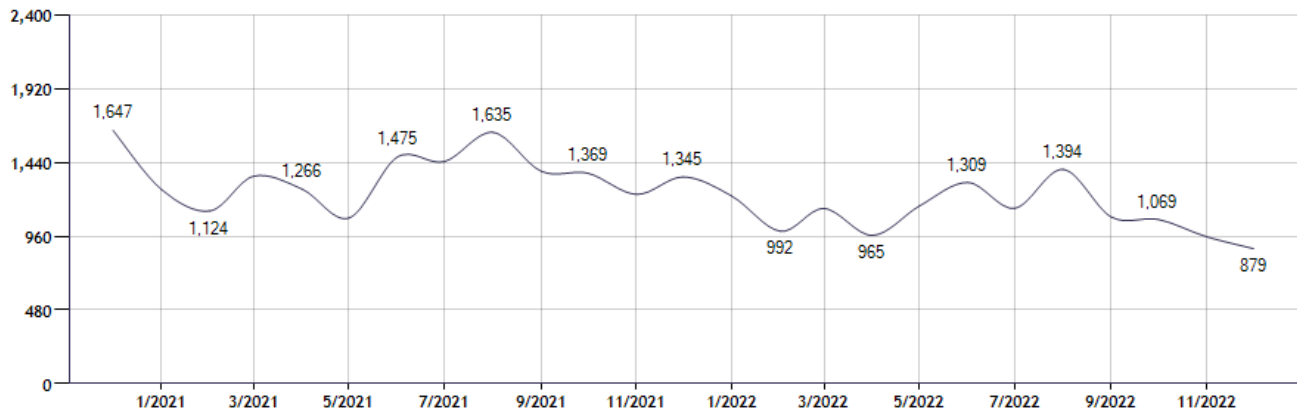
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Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	879	1,345	-34.6
Nov-2022	956	1,232	-22.4
Oct-2022	1,069	1,369	-21.9
Sep-2022	1,084	1,382	-21.6
Aug-2022	1,394	1,635	-14.7
Jul-2022	1,141	1,445	-21.0
Jun-2022	1,309	1,475	-11.3
May-2022	1,156	1,078	7.2
Apr-2022	965	1,266	-23.8
Mar-2022	1,140	1,350	-15.6
Feb-2022	992	1,124	-11.7
Jan-2022	1,221	1,263	-3.3

Sold Property Counts for: Location: Nassau (County) (Last 24 Months - Residential, Condo, Co-op Properties)



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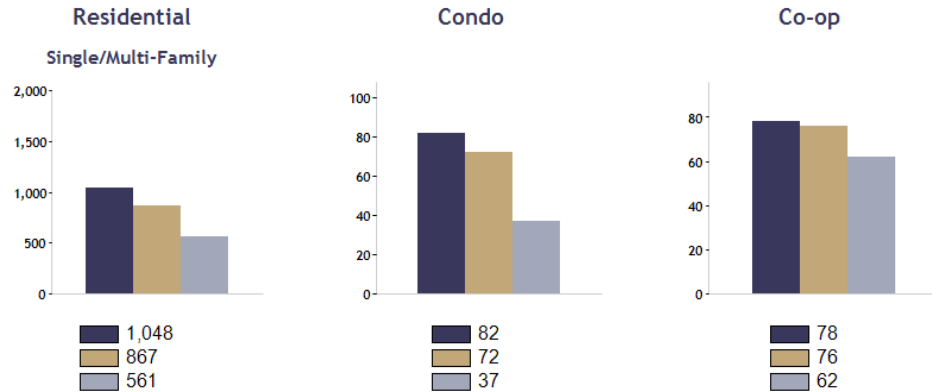
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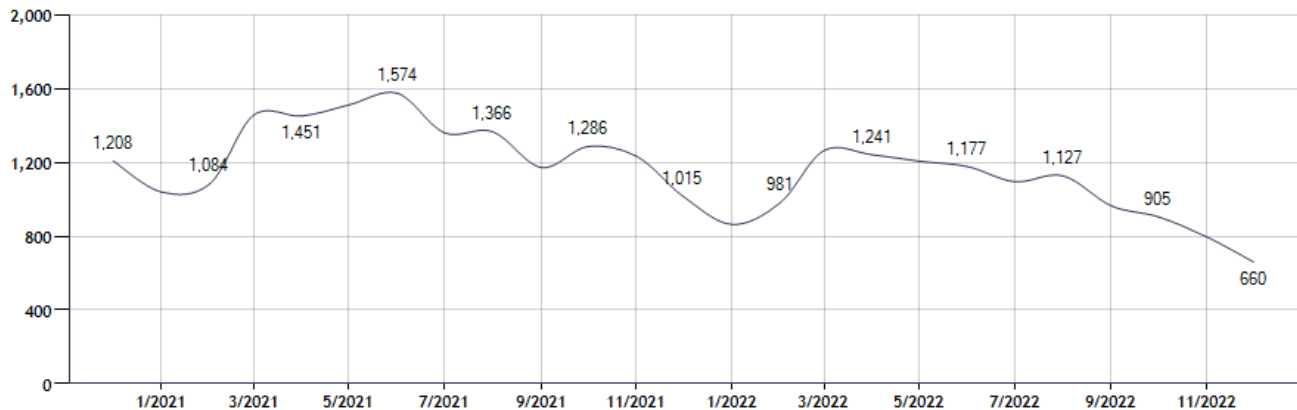
Current Available Inventory - 2,382
Current Median List Price - \$729,000

Residential, Condo, Co-op Properties



Month	Current Year	Prior Year	% Change
Dec-2022	660	1,015	-35.0
Nov-2022	796	1,233	-35.4
Oct-2022	905	1,286	-29.6
Sep-2022	964	1,172	-17.7
Aug-2022	1,127	1,366	-17.5
Jul-2022	1,095	1,360	-19.5
Jun-2022	1,177	1,574	-25.2
May-2022	1,206	1,511	-20.2
Apr-2022	1,241	1,451	-14.5
Mar-2022	1,264	1,456	-13.2
Feb-2022	981	1,084	-9.5
Jan-2022	864	1,039	-16.8

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TIPS FOR **BUYING** IN THIS HOUSING MARKET



STICK TO BUDGET



CONSIDER OPTIONS



JONES HOLLOW REALTOR

- Start with a budget and stick with it. Even with a slight uptick in the number of homes for sale, buyers are still facing elevated prices and mortgage rates nearing 7%.
- The biggest thing right now is the disconnect between buyers and sellers.
- Buyers want to lowball, and sellers want last year's price.
- While buyers are getting a bit more breathing room now, they should keep in mind that it's still a seller's market while they consider their options.

TIPS FOR **SELLING** IN THIS HOUSING MARKET



JONES HOLLOW
LISTING AGENT



PRICE
CORRECTLY



PRESENTATION
STAGE

- The first step for a successful sale is to find a listing agent who knows the area and comes highly recommended. A good agent will work closely with you to price your home competitively while fielding questions and offers from prospective buyers.
- Everyone thinks their house is special. Pricing your property correctly in this market is the difference between selling quickly and sitting on the market.
- Even though the market may still be tipped in your favor, it's in your best interest to present your home in the best possible light. Not everyone has cash dedicated to renovations and repairs, but a little sweat equity can go a long way. The first step is to declutter, organize and clean. Even if your home is outdated, a clean space gives buyers a chance to envision the house's potential.

Why Choose Jones Hollow?

Our focus is meeting the needs of your lifestyle. In an industry dominated by franchises, Jones Hollow Realty Group, sets itself apart through our personalized delivery of services, unparalleled attention to detail, beautiful marketing, & local knowledge of the area.

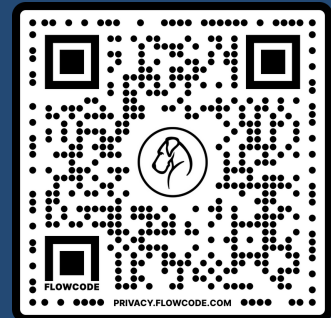
Jones Hollow Realty Group is a boutique agency which allows us to take a much more personal approach to real estate, one that offers you the most value, flexibility, and insight into the Long Island market.

The word “boutique,” when applied to a local real estate agency, means that as a client you’ll receive attention customized to your specific goals and needs, with the benefit of a deep, micro-level knowledge of the local market, neighborhood by neighborhood.

From its very start, Jones Hollow’s mission has been to raise the bar in real estate services on Long Island. The days of simply planting a For Sale sign in the yard and waiting for the phone to ring are long gone.



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About Jones Hollow Realty Group

Jones Hollow Realty Group is a boutique agency serving Long Island with a focus on the South Shore and its surrounding areas. We take a much more personal approach to real estate, one that offers you the most value, flexibility, and insight into the market. In an age of technology where bigger is often considered better and instant gratification is expected, the Jones Hollow Realty Group in East Islip, stands among the best.

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Why Choose Jones Hollow Realty Group

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Salute to Service!

Veteran's Day - 365 Days a Year.

Jones Hollow Realty Group is proud to announce all Veterans will receive a **30% rebate, when buying or selling a residential home** from the commissions earned by Jones Hollow Realty Group.

We can't think of a better way of saying thank you for your service to our great country.



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This exclusive Veteran offer is available 365 days a year, with no blackout dates.



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Effective immediately, Jones Hollow Realty Group is proud to announce that we will be extending an offer exclusively to our Veteran Clients. Going forward, whether buying or selling a home, all Veteran Clients of Jones Hollow Realty Group, will receive a 30% rebate of real estate commissions earned by Jones Hollow Realty Group on their residential real estate transactions.

These rebates amount to thousands of dollars that will be given back to our Veteran Clients which can be used to cover things such as movings costs, home repairs, or wherever else they see fit.

Homeownership has long been accepted as a core component of the American dream, as it offers several economic benefits to homeowners. These benefits include the ability to accumulate wealth, build equity and reduce housing costs. Veterans have preserved our freedom through their sacrifices in defense of America, and without them there would not be an American Dream to speak of.

We believe in recognizing and rewarding our veterans every day of the year and not just on patriotic holidays. This Veteran Exclusive Offer is available 24/7 and 365 days a year, with no blackout dates. We owe you a debt of gratitude for your service to our country that is immeasurable – this is our way of saying thank you for your service.

To learn more call 631.650.3977 or visit: JonesHollowRealty.com