

Al Gage Report

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From my family to yours

Wishing you Happy Holidays
and a Prosperous New Year!!!



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**4 Sets of Free Passes this
month by random drawing.**

Free Movie Night

Count-1635

From 1999 to 2007 we hosted a free movie night for all of the homeowners in Rancho Santa Fe, Corte Sierra, Sage Creek, and Crystal Gardens, Las Palmeras and Wigwam Creek as well as our past clients. We would love to offer this little payback to our community again but with the price of mail going up and the cost of printing, the only way we can do that is with your help to promote the E-newsletter to the same level of readership as the mailings touched in the past.

Waiting for the New Year?

I am often asked if having your home for sale during the Holiday season is a good move or the right timing. The answer is a little more complicated than you think. In normal years and normal markets, we suffer almost a complete shut down of the market between Thanksgiving and New Years Day. Although I have had some of the best weeks of my career between Christmas and New Years it is not normally the trend. In 2013, exactly the opposite was the case. We had stellar production in November and December and then the market tailed off decidedly for the first quarter of 2014, rebounded strongly in the second quarter, became painfully slow again in the 3rd quarter and has now rebounded somewhat in the fourth quarter to date. **Do you see a trend?** I certainly cannot.

Based on some other economic factors such as the drop in fuel prices, a slight easing of lending requirements as well as the continued developments of new financing programs such as alternate income and down-payment assistance, I predict that 2015 will be the strongest and most consistent market that we have seen since 2006. What I did **not** say was that you can expect double digit appreciation or the return to a market filled with investors or lines to purchase homes. As I have stated in previous newsletters, as we get to

a pricing level where new homes are a significant portion of the market, distressed properties become an ever smaller portion of the market and pent up demand from people that have been unable or unwilling to sell their existing homes for 8 years kicks in, that will again drive the market back to a balanced market. This will result in buyers and sellers hopefully having a prolonged period of time when it is neither a buyers or sellers market. **This is what a normal market is supposed to look like.**

So back to the discussion of our current market. There really is no predicting when our little spurts of activity will occur. We are seeing an average days on the market of a little less than 90 days (of course this is price driven) and a slight decrease in the total number of homes for sale. For many of you this may not seem like a good time to sell but the reality is this is normal.

I do see some sellers make a few critical mistakes. Offering a lower co-broke to potential selling agents (in order to save on the overall commission), listing a property at a price and sticking to that price based on comparable sales which are now six months old, and not making a home easy and available to show are all disastrous mistakes when it comes to marketing a home. I recently had a seller that was a little hesitant to put a sign up. After 30 days of good

So here is the deal, if we can get our readership up to around 3500 per month from our current level of just over 1500, the savings in mailing and preparation cost will allow us to once again rent the entire movie theatre for our neighbors and clients. To accomplish this we will need each of you to forward the email or website to friends and have them opt in for market updates and eventually the free movie passes. We will keep a running count of the opt ins and when we reach 3,000 emails currently living in the Phoenix, Avondale, Goodyear, Litchfield Park and Buckeye areas, we will fire movie night back up.



activity with no offers, they authorized the sign and within a week we had multiple offers on the home and the eventual buyer was a direct product of the signage.

To the crux of the question, since our market is currently operating in little bursts of activity, picking the right time to have your home on the market is akin to trying to only have your money in the stock market on the 10 best days of gain in a given year. Yes, you may get lucky and hit it at the right time but if you leave your money in the market you are guaranteed to hit those ten best days. Putting your home on the market now is probably the best option if that suits your other needs and desires such as timing the move, avoiding moving twice or losing your negotiating power on the home you intend to purchase by requiring the seller to accept a contingency for the sale of your existing home when that home does not yet have a purchase contract (I see no difference in negotiating power when presenting a contingency for the sale of an existing home that is already under contract at this time). As always, if you wait for your existing home to appreciate another 5%, the home you are going to purchase is also going to appreciate 5% so in most cases (if it is more expensive than your existing home) you will actually lose money by waiting on the appreciation.

The bottom line recommendation is make the move when

it is most comfortable for you both financially and logistically. Price your home correctly, allow easy and efficient access for the realtors to show the home, make sure that it is in good mechanical and aesthetic condition, **LIST IT WITH THE RIGHT REAL ESTATE AGENT**, and follow their advice, and you should get the home sold in a timely fashion. Also, please remember to take us with you when touring the new builds, especially if you have a home to sell. We have been through almost all of them and can save you a great deal of time and energy (and sometimes money) by directing you to the most suitable communities based on your home criteria. There are numerous builders out there but we have found that our clients almost always settle on just a few.

Happy Holidays!

Free Movie Passes Given Away

We assigned everyone that has signed up for the electronic newsletter a random number and then selected these random numbers until we select the number of people corresponding with the number of passes we are giving away this month. We have sent emails to the lucky winners and mailed their passes to them with the exception of one lucky winner who did not give us their address. As our readership increases we will give more and more passes away until we can start FREE MOVIE NIGHT again.

Want a current and local Market Update go to:

www.algage.com/December2014MarketUpdates.html

Quotes of the Day

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart." -Helen Keller

"The holiest of holidays are those kept by ourselves in silence and apart; The secret anniversaries of the heart." - Henry Wadsworth Longfellow

"It is tenderness for the past, courage for the present, hope for the future. It is a fervent wish that every cup may overflow with blessings rich and eternal, and that every path may lead to peace." - Agnes M. Pharo



Featured Homes

 <p>SOLD</p> <p>11191 W. Alvarado Rd. A spectacular 2412 model (5Br, 2.75 Ba) in great condition with a spa and 3 Car Garage in Crystal Point. Sold by Al Gage for \$214,000</p>	 <p>Sale Pending</p> <p>12705 W. Vista Paseo Dr., A beautiful 4011 S. F. model (4 bedroom with a den, basement and library) with a pool, and many upgrades in Wigwam Creek Listed by Al Gage for \$375,000.</p>	 <p>Just Listed</p> <p>12419 W. Edgemont Ave., A fantastic Stetson model(3 BR plus a den and 2.5 car garage) in Rancho Santa Fe. Listed by Al Gage for \$190,000</p>
 <p>Just Listed</p> <p>2005 N. 110th Ave. A (3BR, 2.5 Bath 2236 sf model) on the lake in Crystal Gardens with many upgrades. Listed by Al Gage for \$225,000</p>	 <p>Just Listed</p> <p>11175 W. Alvarado Rd. A 5Br, 2.5 Ba, 2412 SF with a 3 car garage in Crystal Point. Listed by Al Gage for \$205,000</p>	 <p>Just Listed</p> <p>12626 W. Windsor Ave. A Payson model (3 BR, 2 BA, 1716 S.F.) with a pool in Rancho Santa Fe. Listed by Al Gage for \$170,000</p>
 <p>SOLD</p> <p>12746 W. Palm Ln. A Payson model in Rancho Santa Fe with many upgrades and a pool. Sold by Al Gage for \$166,500</p>	 <p>Sale Pending</p> <p>12548 W. Windsor Ave A Cottonwood model with many upgrades and granite counters in Rancho Santa Fe Listed by Al Gage for \$150,000</p>	 <p>Sale Pending</p> <p>12875 W. Lewis St. A spectacular Brady model (2313 S.F., 3 BR, 2.5 BA) in Rancho Santa Fe. Listed by Al Gage for \$185,000</p>

Outsold the competition almost 4 to 1!

Call Al Gage = SOLD!

