

Al Gage Report

December 2019

'Twas' the Night Before Christmas

'Twas the night before Christmas
and all through the neighborhood,
on almost every house,
Al Gage signs were popping up
listed by him and his spouse.

The for sale signs were hung in the
front yard with care,
In hopes that soon a buyer would
be there.

A buyer arrives looking for a home
with 4 beds,
While visions of a pool and a
fireplace danced in their heads.

Could they get their financing, call
Rita Marie,
She'll run a credit check and then
we will see.

An offer was written, full price not
the cap,
Next step, the seller, "Why, gee I
must accept!"

Who should we choose for title, Al
recommends Patty Miller,
No extra work or paperwork for us,
the service was killer.

Escrow was opened, earnest
money was sent,
Al Gage had accounted for every
last cent.

When out on the lawn there arose
such a clatter...
The home inspector had arrived
and threw up his ladder.

He found a bad window, broken
roof tiles and a backsplash,
We find we can fix it with not too
much cash;

The eaves need painting and a few
outlets have a cross,
Al knows the right people, we
avoided taking a huge contractor
loss.

Next is appraisal, Al's favorite
thing—
Comparable sales are provided,
hopefully the appraiser will sing,

When what to my wondering eyes
should appear,
The buyer's loan approval with
conditions to clear.

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The conditions are clear and on to closing with a splash,
The seller gets the most money since the time of the crash,
Hardworking and eager, I knew to choose Al's Team,
an expert in the neighborhoods, more sales to the extreme.



Contracts, CLUE reports, disclosures! What a list!
They handled it all but we got the gist!

Our house was sold it seems almost before he came,
When leaving he whistled and called them by name:

To Rancho, Now Corte, Now Donatella and Wigwam Creek,
On to Las Palmeras, Crystal Gardens, Westwind and Sage Creek!

For those with a porch but all have a wall!
Now dash away! Dash away!
We've sold them all!

We will tell all our neighbors, family and even a friend,
The best services available, Al's team doesn't pretend.

He sprang (spring might be an exaggeration) to his car as his phone gave a ping,
Off to sell the next castle, put up a sign and make his phones ring.

I heard him exclaim as he drove out of sight:

"Merry Christmas to all and to all a good night."



From my team of Rita Marie from Pinnacle Capital Mortgage, Patty Miller from Driggs Title and personally from our family, Terri and I, we wish you the best holidays of your life and ongoing prosperity and health for the new year.

Find us on  /AIGagePC

RITA'S CORNER

Qualified Mortgages

This term came into play when the SAFE act went into place in January of 2014. We have been subject to these rules for over 5 years. There are strict rules in place that we must adhere to. One thing is that the costs of the loan cannot exceed 3% of the loan amount. This is difficult when the loan amount is less than \$150,000.00. Prior to the SAFE act, we as lenders could offer a credit, but that is no longer allowed. Therefore it is highly important that the lender calculate the benefit of refinancing. A general rule of thumb is the borrower should be saving a minimum of 1.5% on their interest rate. The other way to assess the viability of refinancing is to calculate the monthly savings and dividing by 12 to ensure that the costs of the loan is able to be saved in 2 years or less. Certainly if the borrower has considered selling their property, plans for refinancing should be set aside.

PINNACLE CAPITAL
mortgage corporation

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Call me for information about this and other available programs.
We have a large variety of programs!



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Go to www.ai@algage.com/SubscribeToENewsletter.html or just send us an email with your address and subdivision. We now offer individual subdivision reports. Stay up to date with the current news, right in your inbox. Subscribers are placed in a drawing to win a set of FREE movie passes! 4 sets of passes will be given out this month! Please share this opportunity with family, friends, and neighbors.

featured listings



12575 W. Osborn Rd. Beautiful and Move-In Ready!

An 2155 S.F., 3 BR, 2 BA with a great room, lots of tile, cabinets and granite counters, den/office, a pool, 2 car garage and an RV gate in Corte Sierra.

Listed by AI Gage for \$285,000



10555 W. Crimson Ln. Wow! This will never last!

An 1949 S.F., 3 BR, 2.5 BA with a pool, fireplace, granite counter tops and much, much more Westwind.

Listed by AI Gage for \$255,000



12405 W. Lewis

A Beautiful Regatta Model in Alta Mira featuring 4 BR, 3 BA, 2963 S.F., plus a den, fireplace, HUGE green back yard and a spa. Original owners have cared for this property well!

Listed by AI Gage for \$350,000



What's My Home Worth?

Email AI at ai@algage.com with the address, a list of upgrades, the current condition of the property rated < from 1 being terrible condition and 5 being model perfect > and he will personally prepare a professional market analysis of your home free of charge. Use "What's my home worth?" in the subject line and also include the purpose of the evaluation in the email.

No automated valuations here!

Want a current and local Market Update? Go to www.ai@algage.com/December2019MarketUpdates.html

In 2018, AI Gage successfully represented 50% more clients than the closest competitor and 217% more than the average of the Top Ten Agents in your neighborhood! #1 in your neighborhood five years in a row!



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Hello.

Interesting And Helpful
Real Estate Info
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Local Postal Customer

Over 1400 Homes Sold in Avondale and Litchfield Park!

Subdivisions	Home Levels	2018 Sales #s	2018 Price/SF	2018 Days on Market	Nov. 2019 Sales #s	Nov. 2019 Price/SF	Nov. 2019 Days on Market
Cortes Sierra/Sage Creek/Las Palmeras	1	71	136.47	48.6	3	154.2	25
Cortes Sierra/Sage Creek/Las Palmeras	Multi	37	118.81	54.6	3	132.2	19
Crystal Gardens, Crystal Ridge, Crystal Point, Upland Park and Donatella I	1	85	137.72	41.0	9	143.7	37
Crystal Gardens, Crystal Ridge, Crystal Point, Upland Park and Donatella I	Multi	37	115.22	57.0	0	0	0
Garden Park, Palm Meadows, Palm Gardens and Donatella Phase 2	1	45	128.41	54.3	3	142.6	5
Garden Park, Palm Meadows, Palm Gardens and Donatella Phase 2	Multi	19	109.64	46.8	1	119.6	74
Rancho Santa Fe	1	87	139.05	50.4	3	136.2	42
Rancho Santa Fe	Multi	26	117.53	43.1	0	0	0
Westwind and Glenarm Farms	1	28	149.87	80.2	2	164.4	48
Westwind and Glenarm Farms	Multi	16	118.10	41.2	1	119.1	47
Wigwam Creek South and Bel Fleur	1	85	135.49	45.4	6	137.3	44
Wigwam Creek South and Bel Fleur	Multi	45	98.78	60.1	1	83.3	46