

# AI Gage Report

February 2019

## The Final Decision!

Do you remember when you were kids and you had to ask your parents for a decision. I remember that when I would ask my mom if a friend could spend the night, she would invariably tell me to go ask my dad! I would dutifully run to my dad (they worked together running their business) and ask! He would always respond with **“What did your mother say?”** Of course, I would



respond with the obvious answer that she sent me to ask you! He would always say “Well that’s up to her!” And the cycle would repeat! Now I get that they may have had an ulterior motive to try to burn off some of my limitless energy, but I truly believe they were just trying to be consistent and on the same page. Of course, there were rules about the circumstances under which you asked for this permission and, if you ever violated them, the answer was automatically “NO!” If you asked with the person you wanted to have stay over present, or if it was on a school night, the answer was automatically NO! If you asked too often, or while they were busy talking to customers, that was also the kiss of death! **If you followed all the rules and never showed your impatience**

**with the lack of a decision, they were always very fair about granting such permissions.**

Now as I watched the Superbowl, I watched two very good quarterbacks make decisions about passing the ball! The decisions they made all occurred in less than five seconds. That’s not much time to think, considering any of those decisions could define their careers.



As drivers, we make life or death decisions on a regular basis, in less than a half second, the time it takes to go from the accelerator to the brake or to change lanes. I do have faith in the ability of our society to make decisions.

A good friend of mine was telling me about some of the Realtor commercials running in Canada right now! They feature people who didn’t use a Realtor or an inferior Realtor, and the consequences they have suffered by their poor decision. One family ended up next to a newly built oil field and another ended up next to a biker rally every weekend. All of these are items which a realtor is supposed to know and disclose to a potential buyer (and so is the seller).

**Your first decision in the house buying or selling process is to choose a Realtor and obviously we want you to choose us, but we have**

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preached enough on that topic. How many other decisions and decision makers are involved from that point forward? Here is a list of the people that must say yes in the home buying process in order for it to successfully close:

- Seller and buyer each choose an agent.
- Buyer chooses lender and prequalifies
- Lender issues a preliminary qualification for the buyer.
- Buyer chooses to view home.
- Buyer decides they like a home enough to write an offer.
- Seller decides to accept an offer or counter.
- Buyer accepts counter offer.
- Buyer chooses to perform an inspection.
- Title company issues an initial title report and property appears clear to proceed.
- Buyer accepts, rejects or offers the seller an opportunity to make repairs on property.
- Seller accepts, rejects or agrees to repairs.
- Appraisal comes in at value or price is renegotiated to appraised value. (If lower than contract price.)
- Buyer chooses a Home Warranty Company.
- Repairs are undertaken to be approved by the buyer.
- Underwriter reviews loan documentation and either approves or asks for additional documentation.
- Underwriter approves loan with final approval after appraisal is received.
- Loan is sent to secondary buyer or quality control for last minute review.
- Title company issues final title report and both parties sign.
- Documents go back to lender for release of funds.

- Funder releases funds after balancing with Title Company.
- Loan and property closes by recording at county recorder's office.
- Buyer and seller exchange possession of property and keys!

That's a lot of people that have to say "Yes!" in order for a transaction to close. Don't you think you want someone who has gone through this process over 3000 times to be on your side?



**For experience and integrity, give the AL Gage team a call at 623.536.8200 or email us at [al@algage.com](mailto:al@algage.com)**



## RITA'S CORNER

### Credit Score

You cannot get a regular conventional loan if you have no credit score. In some cases, you can obtain an FHA or VA loan, but those situations are rare. If you have never had a credit score, you can obtain a secured credit card. Then use the card to buy something, best case buy something that is no more than 10% of your limit. Pay it off in full when you get your first bill. Continue that for 6 months and you will end up with a very nice credit score. You can obtain a secured credit card at any major bank; make sure to confirm that they report to the credit bureaus monthly.

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

**PINNACLE CAPITAL**  
mortgage corporation

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## featured listings



### 11453 W. Virginia Ave.

A beautiful 3 BR, 2 BA, 1107 S.F. with a great room that backs to a greenbelt, laminate floors and **sold in only 6 DAYS for over list price** in Crystal Ridge.

**Sold by AI Gage for \$200,000**



### 3134 N. 127th Ave.

An 1849 S.F., 4 BR, 2 BA with a pool, den that could be another bedroom and a down-stairs master, plus a huge patio in great shape in Corte Sierra.

**Listed by AI Gage for \$260,000**



## What's My Home Worth?

Email AI at [al@algage.com](mailto:al@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.algage.com/February2019MarketUpdates.html](http://www.algage.com/February2019MarketUpdates.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!*



PRSRT STD  
ECRWSS  
U.S. POSTAGE  
PAID  
EDDM RETAIL

West USA Realty  
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Goodyear, AZ 85395

# Hello.

Interesting And Helpful  
Real Estate Info  
Just For You

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 | Jan 2019 Sales #s | Jan 2019 Price/SF | Jan 2019 Days on Market |
|--|-------------|---------------|---------------|---------------------|-------------------|-------------------|-------------------------|
| Cortes Sierra/Sage Creek/Las Palmeras                                      | 1           | 71            | 136.47        | 48.6                | 9                 | 139.8             | 51                      |
| Cortes Sierra/Sage Creek/Las Palmeras                                      | Multi       | 37            | 118.81        | 54.6                | 3                 | 123.5             | 27                      |
| Crystal Gardens, Crystal Ridge, Crystal Point, Upland Park and Donatella I | 1           | 85            | 137.72        | 41.0                | 7                 | 147.6             | 81                      |
| 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                | 1                 | 122.18            | 2                       |
| Garden Park, Palm Meadows, Palm Gardens and Donatella Phase 2              | Multi       | 19            | 109.64        | 46.8                | 0                 | 0                 | 0                       |
| Rancho Santa Fe  | 1           | 87            | 139.05        | 50.4                | 5                 | 147.9             | 35                      |
| Rancho Santa Fe  | Multi       | 26            | 117.53        | 43.1                | 0                 | 0                 | 0                       |
| Westwind and Glenarm Farms   | 1           | 28            | 149.87        | 80.2                | 1                 | 182.64            | 139                     |
| Westwind and Glenarm Farms   | Multi       | 16            | 118.10        | 41.2                | 2                 | 159.32            | 69                      |
| Wigwam Creek South and Bel Fleur   | 1           | 85            | 135.49        | 45.4                | 3                 | 140.83            | 69                      |
| Wigwam Creek South and Bel Fleur   | Multi       | 45            | 98.78         | 60.1                | 3                 | 101.17            | 158                     |