

# Al Gage Report

September 2018

## A River Runs Through It!

One of our family's passions has always been fishing and that has now evolved into fly fishing. My wife and I recently took a trip to Montana for our anniversary (30 years) and had an absolute ball. I know many of the ladies will think "poor woman" but she truly loves to fish. This was her first time fly fishing and, of course, the learning curve was very steep. We were fishing some of the very same rivers where Brad Pitt filmed "A River Runs Through It."

You may be asking yourself how is this possibly going to relate to real estate, but the parallels are surprisingly similar to selling real estate.

**Dedication:** Fly fishing, like selling real estate, requires a great deal of dedication. This sometimes requires that you spend money on equipment and the necessary supplies. It also takes many years of experience to become proficient at the sport of selling real estate. It requires you to fish on weekends and sometimes nights and, more importantly, be available when the fish are available. (We actually took a call from a client while we were fighting a fish.)

**Patience:** My favorite saying is "if I would have wanted to have patients, I would have been a doctor!" When it comes to real estate, patience is key. We have been doing it long enough that when the fish wraps itself around a tree (appraiser) or under a rock (underwriter), it is not a new scenario for us. We continue to try to work the situation and find a solution that

is equitable for all rather than throwing our hands up in the air and breaking the line.

**Skill:** It also takes a certain amount of skill to land a fish (especially without hurting them). Admittedly, some fish are easier than others and real estate sales are the same way. We have to be prepared for any level of fish that come our way. We treat the little fish the same as the big fish! You may be thinking, "why should I list my home with someone who considers me to be a fish?" I mean no disrespect! We treat the fish we catch with the utmost care and respect and try to release them unharmed at the end of the fight so that hopefully we can catch them again in a few years when they are bigger!

**Tightline (Communication):** When you are fly fishing, most of the time you are using barbless hooks. This is so the fish may be released unharmed, much the way the Arizona Real Estate Contract has many out clauses for the buyer. We also offer a clause in our listing contracts that provide you can cancel any time if you are unhappy with our performance. Under these circumstances, it is very important to maintain a tight line between you and your quarry because any slack will result in the fish getting away. The equivalent theory in real estate is to maintain constant and consistent communication with our client to ensure that they don't make a mistake or run astray because they haven't heard from us.

**Presentation:** One of the toughest skills

Continued on page 2

- 1 A River Runs Through It!
- 2 Cover Article Continued  
Return Of A Favorite
- 3 Subscribers Win  
Featured Homes  
What's My Home Worth?  
2017 Sales Statistics
- 4 Recent Listings



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Continued from page 1

to learn as a fly fisherman is presentation. You have to float that fly through the area holding the fish perfectly or you get nothing as a result. Selling homes is much the same. The home has to present perfectly, or as close to it as possible, for you to get a bite. That being said, there are \$1 and \$6 flies. If I can catch the same fish on a \$1 fly as a \$6 fly, then I feel like I am money ahead. The same goes for staging your home for sale. If you can take slightly less for the home and not put in a \$10,000 kitchen then you are money ahead. I know I have said it a thousand times, but you rarely get your money back on these major renovations. Many, many real estate agents will always recommend the \$6 fly because it makes their job easier. I would also say that some of the \$6 flies are designed to catch fisherman not



fish. The bottom line is whatever is best for your net profit is what I will recommend.

**Dangers and Predators:** There are bears and eagles that patrol the rivers vigilantly. I must say that I was a little nervous fishing in Montana with nothing more on my hip than a can of 4 year old bear spray that the outfitter "thought" should still be good!

He warned us that we should never be on the river without bells and bear spray! He also warned that should we encounter bear scat we should determine if it was from a black bear or a grizzly! I asked how to tell the difference and he replied, "if it's a black bear it will look like a cow pie and be full of berry seeds. If it's from a griz, it will be full of bells and smell like bear spray!"

The real estate world is fraught with dangers and predators. You can have termites and scorpions, as well as settlement problems and HOA liens. All of which can rapidly derail your transaction. More importantly, we help you avoid the predators. We are experts at handling the appraisers (black bears,

they don't mean to be a thorn but some times they are) and underwriters (eagles who will pluck your fish right out of the river never to be seen again). In every real estate transaction, you are going to have an encounter with one or both of these, it is our job to make sure it doesn't end badly!

Especially avoid the grizzlies (the investors trying to buy your home at a discount in exchange for the convenience of moving on an easy timeline.) You may not even know you are in trouble until it is too late and you find out you sold your home for a \$25,000 discount. The traditional way of selling homes is well vetted and you have representation that legally represents your interest in landing the fish!

**If you want us to hook and land your fish for you as well as provide the most professional service available, give us a call at 623.536.8200 or email us at [al@algage.com](mailto:al@algage.com)**



## RITA'S CORNER

### Return Of A Favorite

We all know that nothing in life is free. Often times, the down payment assistance programs have higher interest rates and fees than the programs where the borrowers provide their own down payment.

The program that was available that was less restrictive ceased, which was a sad day. IT'S BACK. Pathway to Purchase offers up to \$20,000.00 for down payment and fees, which is 100% forgivable for qualified borrowers.

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

**PINNACLE CAPITAL**  
mortgage corporation

**RITA MARIE** NMLS ID #186758  
**623-935-4664**

Mortgage Advisor  
Please leave me a "LOAN"  
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Pinnacle Capital Mortgage LLC #1071  
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1595 Mohave Drive, Suite 3,  
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## Subscribe Online & Get Your Subdivision Report!

Go to [www.ai@algage.com/SubscribeToENewsletter.html](http://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



### 12906 W. Monte Vista Rd.

A beautiful 3 BR, 2 BA, 1119 S.F. with a great room in Rancho Santa Fe.  
Listed by AI Gage for around **\$200,000**



### 3804 N. 106th Ave.

A beautiful 3 BR, 2 BA, 1311 S.F. with a great room and upgraded flooring in Westwind.  
Listed by AI Gage for **\$210,000**



### 2505 N. 112th Ln.

A 2134 S.F. Model, 3 BR, 2 BA with a den, RV gate and on the Lake in Crystal Gardens.  
Listed by AI Gage for **\$275,000**



### 2562 N. 124th Dr.

A Stetson Model, 1899 S.F. 4 BR, 2 BA with RV parking and a pool on a huge lot in Rancho Santa Fe.  
**SOLD** by AI Gage for **\$290,000**

## What's My Home Worth?

Email AI at [ai@algage.com](mailto: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.algage.com/Sept2018MarketUpdates.html](http://www.algage.com/Sept2018MarketUpdates.html)

In 2017, AI Gage successfully represented 72% more clients than the closest competitor and 328% more than the average of the Top Ten Agents in your neighborhood! #1 in your neighborhood four years in a row!



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ECRWSS  
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West USA Realty  
2920 N Litchfield Rd, Suite 100  
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!

## recent listings



### 12419 W. Edgemont Ave.

A beautiful Stetson Model (1899 S.F.)  
3 BR, 2 BA with a den and family room  
+ a 2.5 Car Garage in Rancho Santa Fe.  
**SOLD by Al Gage for \$260,000**



### 2025 N. 108th Dr.

A stunning 2 BR, 2 BA, 1354 S.F.  
with a den in great shape  
on the lake in Crystal Gardens.  
**Listed by Al Gage for \$212,500**



### 12349 W. Virginia Ave.

A Brigata Model (2335 S.F., 4 BR, 2 BA)  
with tons of upgrades and a pool  
in Rancho Santa Fe.  
**SOLD by Al Gage for \$325,000**

See inside for this month's **featured listings**