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Al Gage Report



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IMPORTANT NOTICE: WEST USA REALTY AND AL GAGE P.C. IS NOT ASSOCIATED WITH THE GOVERNMENT AND OUR COMPLIMENTARY SHORT-SALE NEGOTIATION, IF NEEDED, IS NOT APPROVED BY THE GOVERNMENT OR YOUR LENDER. EVEN IF YOU ACCEPT THIS OFFER AND USE OUR COMPLIMENTARY SERVICE, YOUR LENDER MAY NOT AGREE TO CHANGE YOUR LOAN. IF YOU STOP MAKING PAYMENTS ON YOUR MORTGAGE, YOU COULD LOSE YOUR HOME AND DAMAGE YOUR CREDIT RATING.

Rita's Corner

Insanity at the IRS?

Several years ago, in an attempt to decrease fraud in home lending all borrowers were required to sign a 4506T form. This allowed the lender to obtain a copy of the tax return that the borrower had actually filed. Believe it or not, some borrowers had actually submitted different tax returns, that showed more income when they were applying for a loan. The 4506T rule pretty much guaranteed that this could no longer happen. Now, the IRS has stated that they will no longer be able to supply the tax returns, AND ONLY THE BORROWER COULD REQUEST THE TRANSCRIPTS. So if the only source to

verify the tax returns is to send them to the borrower, I wonder if perhaps those transcripts could be altered, by some borrower who needed their tax return to show more income for qualifying purposes. HMMM

One hand doesn't know what the other is doing!

RITA MARIE

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Mortgage Advisor

Please leave me a "LOAN"

rmarie@pcmloan.com

Pinnacle Capital Mortgage #81395

17215 N 72nd Avenue D-145

Glendale, AZ 85308

Call me for information about this and other programs. I pride myself on keeping up to date with the ever changing mortgage market.



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Al Gage Report

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Why Take a Chance?

When you are deciding about which agent to choose for the sale of your home or the purchase of a resale or a new build, what goes in to your decision about which agent to choose? There are lots of good, solid agents out there to choose from, including my team. Some are referrals from family or friends, some are based on reputation and experience, and some are chosen strictly by chance.

Let me make my case for why you should choose my team.

First let's look at the stats: In 2015 we sold 72% more homes in your area as compared to our closest competitor. In overall perspective, we sold 240% more than the average of our top ten closest competitors in your neighborhoods. In 2014, we sold 2.5 times as many as our closest competitor and 4 times as many as the average of the top ten competitors. Interestingly, the closest competitor and the average of the closest competitors are not

the same from 2014 to 2015. Our team clearly and undisputedly has the most sales in your neighborhoods over the past 2 years and more than double the number of sales of our closest competitor.

Now let's look at what the actual customers have said about working with our team.

These are taken from the 4 most current reviews I have received on Zillow.

"Al was very friendly, knowledgeable, and professional. He sold my house fast and without a hitch. I would recommend Al highly to anyone with Real Estate to sell or buy."

Of course friendly is an arbitrary trait; knowledgeable and professional are important traits to consider when selecting an agent. "Selling the home fast and without a hitch" also speak to the years of experience, reputation among other agents and skill required to successfully close your home.

"Al and Terri are very helpful in the buying and selling process. They are quick to respond and answer all questions in a timely fashion. I would highly recommend them for buying or selling."

Quick to respond and helpful are also very important traits to consider. If we are selling more homes than anyone else in the neighborhood and can manage to answer our phones, texts and emails, then we believe this should speak to our work ethic, time management skills and should be the standard of care for all agents. It also may accurately reflect that we don't have much of a life other than work!

"Al Gage is great to work with. Not only is he very knowledgeable and professional he goes out of his way to ensure that you get the best experience possible. His wife Teri is an absolute doll. They both made this experience so much easier than it could have been. Our house was on the market for

SUBSCRIBE
TO WIN

Subscribers are placed in a drawing to win a set of FREE movie passes! 4 sets of passes will be given out this month!



In 2015 Al Gage sold 72% more homes than the closest competitor and 240% more than the average of the Top Ten in your neighborhood! #1 in your neighborhood two years in a row!

Mobile App For Al Gage



Download the new mobile app from Al Gage and find all of the closest homes for sale, recent sales, rentals and mobile friendly up to date information straight from the MLS system.

Download the app at <http://app.westusa.com/WUSA5N9> or scan the image to the left.

Continued from page 1

4 days and had multiple offers at full price. I would highly recommend them to anyone."

This one again mentions knowledgeable and professional but also includes going the extra mile and getting top dollar for their home in a short period of time.

"Realtor Al Gage went above and beyond to help us get our house sold. He was honest in his suggestions for what needed to be done to get top dollar for our house. With us being from out of town, Al recommended stellar contractors to help us facilitate carpet and painting."

Above and beyond again speaks to work ethic as well as a true caring for our clients. Honesty is also one of the most important characteristics you are looking for in an agent.

Some of the other comments listed on my reviews from clients signing independently and verified by Driggs Title are:

"Wow!"

"Very Impressed!!"

"Amazing process!"

"Al was very pleasant and patient! He absolutely had our interest and questions totally covered at all times. Al has been awesome!"

<http://www.algage.com/CustomerReviews.html>

Regardless of whether you rely on reviews or statistics, it is readily apparent that our team offers the best service, professionalism, performance and reliability in the neighborhood that you live.

FREE Movie Night



From 1999 to 2007 we hosted a free movie night. We would love to offer this little payback to our community again but the only way we can do that is with your help. If each of you forwards the E-newsletter or the subscription website to

your friends and family in the Phoenix, Avondale, Goodyear, Litchfield Park and Buckeye areas, we may reach our goal of 3,500 E-Newsletter subscriptions. When the opt ins reach 3,000 we will fire movie night back up again.



FEATURED HOMES



Sale Pending

11007 W. Alvarado Rd

A 2390 model (3 BR, 2 BA) with immaculate landscaping and many, many upgrade in Crystal Gardens.

Listed by Al Gage for \$247,500

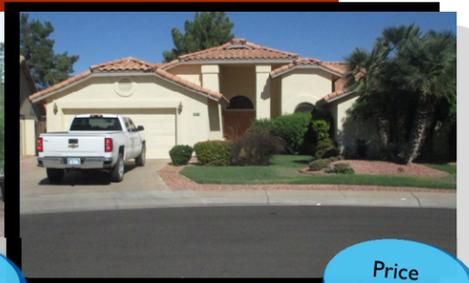


Sale Pending

12718 W. Catalina Dr.

A 2552 model (4 BR, 3 BA) with a downstairs bedroom, pool and built in BBQ in Corte Sierra.

Listed by Al Gage for \$250,000



Price Reduced

10914 W. Bermuda Dr.

A 2253 S.F (4 BR, 2 BA) with many upgrades, large lot and a pool in Garden Lakes.

Listed by Al Gage for \$256,900



Sold

12540 W. Cercado Circle

An 1241 Model (1241 S.F., 3 BR, 2 BA) in great shape in Wigwam Creek South.

Sold by Al Gage for \$245,000



New Listing

1805 N. 114th Ave.

A 3245 model (4BR, 2 BA) with two complete master bedrooms including one downstairs in Donatella

Listed by Al Gage for \$255,000



Shows Great!

12969 W. Verde Ln.

A 2159 model (3 BR, 2.5 BA) with many upgrades in Las Palmeras.

Listed by Al Gage for \$205,000



Sale Pending

1702 N. 114th Ave.

A 3106 S.F. Model (4 BR, 3 BA) with many upgrades and extras in Donatella Phase I.

Listed by Al Gage for \$260,000



Sold

15329 W. Montecito

A 2334 model (4BR, 2 BA) with tons of upgrades, a pool in extremely good condition in Palm Valley Phase 7.

Sold by Al Gage for \$320,000



Sold

2324 N. 123rd Dr.

A Brigata model (2225 S.F., 4 BR, 2 BA) with a pool and many upgrades in Tierra at Rancho Santa Fe.

Sold by Al Gage for \$260,000