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Al Gage Report



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Rita's Corner

NEW PROGRAM FOR FIRST -TIME HOMEBUYERS

The Arizona Housing Authority has a new program for first time home buyers that will give the buyer up to 4% of the loan amount towards the purchase of a new home. That means you can buy a home with just a 1% down payment. Of course your Realtor will have to get the seller to contribute to your closing costs; I know one who is great at that!!

The buyer would be obtaining a new conventional loan. This loan is for Maricopa County only. We also still have the Home in 5 program that gives a grant, and there is no requirement to be a first-time homebuyer. The Home in 5 program is for the entire state of Arizona, all counties.

RITA MARIE

NMLS ID #186758
623-935-4664

Mortgage Advisor
Please leave me a "LOAN"
rmarie@pcmloan.com
Pinnacle Capital Mortgage LLC #1071
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.

PINNACLE CAPITAL
mortgage corporation

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Al Gage Report

ISSUE 102

DECEMBER 2015

Happy Holidays Again!

'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
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.

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

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.

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.

Continued on page 2

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!

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

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.

What's in the Stockings for 2016?

You can almost certainly expect at least one if not more rises in the interest rates! The fed is expected to raise the prime rate in December. Since these rate increases will likely be periodic and very gradual, they should have very little effect on the progression of the real estate market. That being said, I have witnessed in the past where the perception exceeds the reality. Slight rate increases have either completely shut down the real estate market or spurred it to the brink of insanity. Again, I do not expect it to have much effect because it is well anticipated and no surprise to the real estate market.

Next, you can expect a gradual climb in both the rental prices and home sales prices. Although the rental prices have not kept up with the home sales prices, every bit they move combined with the historically low rates, makes the move away from rentals and into home ownership more and more likely. This slight increase in demand is more natural than the investor buying boom in 2006 so I do not think a bubble is eminent. All in all, I would expect the rental rates to go up between 4 and 7 percent, while the home prices will likely rise between 3 and 7% barring any financial, international or local disasters.

In 2014, Al Gage sold 2.5 times as many homes as his closest competitor and 4 times as many as the closest Top Ten in Avondale.



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



Just Listed

11007 W. Alvaragdo Rd.

A 2390 model (3 BR, 2 BA) with immaculate landscaping and many, many upgrades.

Listed by Al Gage for \$247,500



Price Reduced

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



New Listing

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 \$260,000



Sold

12345 W. Sheridan St.

An Azure Model I (2277 S.F. 3 BR, 2 BA) with a pool and 3 car garage on a corner lot in Rancho Santa Fe.

Listed by Al Gage for \$245,000



Sold

12721 W. Roanoake Ave.

A 2335 (Brigata model, 4BR, 2 BA) with a pool and many upgrades in Rancho Santa Fe.

Al Gage was the selling agent for \$267,000



New Listing

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 Bath) with many upgrades and extras in Donatella Phase I

Listed by Al Gage for \$260,000



Sale Pending

15329 W. Montecito

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

Listed by Al Gage for \$320,000



Sale Pending

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

Listed by Al Gage for \$260,000