



West USA Realty
2920 N Litchfield Rd, Suite 100
Goodyear, AZ 85395

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Hello.

Interesting And Helpful
Real Estate Info
Just For You

Local Postal Customer

Over 1300 Homes Sold in Avondale and Litchfield Park!

recent listings



12910 W. Alvarado Rd.

A Cape Cod Model
2232 S.F., 4 BR, 2.5 BA with a loft
in Rancho Santa Fe.

Listed by Al Gage for \$199,900



4830 N. 126th Dr.

A 1271 Model 3 BR, 2 BA
with a pool in great shape
in Wigwam Creek South!

Sold by Al Gage for \$180,000



2005 N. 108th Dr.

A 1909 Model
1909 S.F., 3BR, 2.5 BA
on the lake in Crystal Gardens.

Listed by Al Gage for \$TBD

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

Al Gage Report

ISSUE 117

February 2017

Patients' (Client) Bill of Rights!

Here at the Al Gage Team, we are not doctors, however in real estate practice we do have an obligation to diagnose your problems, determine a path of treatment, and provide compassionate care throughout the treatment process. Besides, I literally stayed at a Holiday Inn Express last night so the Doctor is In! Here is your patient Bill of Rights!



You have the right to cancel! A standard clause in all of my listing contracts is that you have the right to cancel if you are unhappy with my service or if your circumstances change, making listing with the Al Gage team a risk-free proposition. Of course, I do not have the power to alter a purchase contract after it has been executed but that is a different situation. In the last three years, I have not had a single instance of a client canceling because of my service or lack thereof. The only cancellations are situations such as a job transfers falling through or similar circumstances.

You have a right to speak to the principals of the team! We do not believe in having a large team of

underlings who are eventually going to have to forward the question to us for a decision. You will always be talking to either Terri or me on your transactions, which combines for over 40 years of Title and Real Estate experience. No rookies here!

You have the right to Accurate Pricing of your home! I see many listings come on the market and simply languish there. Many agents with no real marketing plan offer to take the listing at a higher than justifiable price point to obtain the listing. We will price your home accurately and adjust according to the market activity. Just this week, two clients thought their home was worth much less than it actually was worth and I had to convince them to list it at a higher price.

You have the right to Accurate Technical advice! Such items, as whether or not to disclose scorpions or a death in the home, are very technical questions that require years of experience to answer accurately. Staying abreast of the current lending criteria is virtually impossible but we are routinely able to foresee potential problems and delays. We can't always fix the problems but you will never be left in the dark.

You have the right to the TRUTH! It is very easy for the real estate agents to double speak in lending lingo and

Continued on page 2

- 1 Patients' (Client) Bill of Rights!
- 2 Cover Article Continued
Subscribers Win
Yikes!
- 3 Featured Homes
What's My Home Worth?
- 4 Recent Listings



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Continued from page 1

make a problem that should have been caught or anticipated appear to be someone else's fault. We are big believers in personal responsibility. **IF** we do make a mistake, we will **OWN** it.

You have the right to make your own decisions! We will help guide you and weigh the options for both sides of the coin, but ultimately, we will never be pushy and will never say "I told you so". We do not need your home to close this month to pay our bills (that is not to say we are not hungry or ambitious) so we will always advise you based on what is best for your pocketbook not ours.

You have the right to a maximum distribution of your listings. We market your homes on the Al Gage website, Multiple Listing service and syndicate it out to all of the major real estate websites including upgraded placement on Zillow.

You have the right to Respect! Selling your home can be one of the most stressful times of your life and it certainly is inconvenient to keep your home ready to show.

Regardless of how we are treated, we will always respond calmly and respectfully. Our emotion will never disrupt a transaction for one of our clients.

You have the right to a guaranteed bottom line! No surprises at the last minute. The estimate we give you at the time you accept an offer is the amount you will net at the closing of the transaction. The only exceptions to that are variations in your loan payoff and repairs which are agreed to subsequent to that.

You have the right to Confidentiality! I have had many instances where I know who is moving, who lost their job and who is getting a divorce in my neighborhoods. We simply don't engage in neighborhood gossip. It is counterproductive, rude and simply does not pay well!

Right to Information and Communication! We simply do one thing. We answer our phones! If

the information is not at our fingertips we will obtain it and get back to you as soon as possible. In our minds, that does not mean after dinner or a movie or baseball practice but as soon as possible.

Your Responsibilities: There are just a few. We ask that you are honest and straightforward with us, do not try to conceal any flaws in the property and preferably not call us between midnight and 6 (we do need a few hours sleep)!

The Doctor is IN! and there is no waiting for an appointment!

For the very best service in the West Valley, give the AL Gage Team a call!



Subscribe Online

Go to www.al@algage.com/SubscribeToENewsletter.html

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



12605 W. Catalina Dr.

A 1528 Model

1528 S.F., 2 BR, 2 BA with a den with a pool in Corte Sierra.

SOLD Al Gage for **\$191,000**



11010 W. Granada Rd.

A 4 BR, 2 BA, 1965 S.F.

with a 2.5 car Garage in great shape in Crystal Gardens.

Listed by Al Gage for \$227,900



12602 W. Catalina Dr.

A 1833 Model

1833 S.F., 3 BR, 2.5 BA

with a pool, granite counters and plantation shutters in Corte Sierra.

Listed by Al Gage for \$230,000



12809 W. Holly St.

A 1956 Carefree Model

1956 S.F., 4 BR, 2 BA

with solar in great shape in Rancho Santa Fe.

Listed by Al Gage for \$215,000

What's My Home Worth?

Email Al at 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/February2017MarketUpdates.html

In 2016, Al Gage successfully represented 36% more clients than the closest competitor and 214% more than the average of the Top Ten Agents in your neighborhood! #1 in your neighborhood three years in a row!

RITA'S CORNER

Yikes!

One of the ways I depend on obtaining new customers who are buying or refinancing a home is from Realtors and past clients. Word of mouth can be an excellent source of new business.

Enter Government: The Consumer Finance Protection Bureau, CFPB, is in the business of investigating mortgage companies for any suspicion of violating any one of the voluminous laws that apply.

I guess they are running out of mortgage companies, and are now on the prowl for Realtors. The latest fine assessed is against a real estate company for "steering" customers to a particular mortgage company.

If you are referred to a mortgage company by your Realtor, even though I hope it is me, you don't HAVE to use that company. If your questions are answered satisfactorily, if you always get a return call, it is probably a good fit.

PINNACLE CAPITAL
mortgage corporation

RITA MARIE NMLS ID #186758
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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.