



West USA Realty
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Over 1400 Homes Sold in Avondale and Litchfield Park!

recent listings



1043 E. Segovia Dr.

A beautiful 3 BR, 2 BA, 1697 S.F. and completely remodeled with lots of upgrades in Old Litchfield Park. Listed by Al Gage for \$320,000

**The Facts are the Facts!
Neighborhood Experts?**

In 2017 Al Gage **SOLD 172%** more than his closest competitor!

Almost twice as many as his two closest competitors and **328%** or over three times the average of his top 10 competitors!*
Al Gage has sold over **1400** homes in your neighborhoods!

*excludes new home salespeople, institutional agents and single client agents

Why would you call anyone else?



12817 W. Clarendon St.

A 2011 model 3BR, 2 BA, with a den in Sage Creek with many upgrades in perfect condition.

Listed by Al Gage for **\$2—.000**

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



AI Gage Report

February 2018

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Pandemonium! Chaos!

My favorite commercials are the ones with the Mayhem Guy from Allstate! In many ways the same principles apply to who you hire for a real estate agent! If you hire someone who will do it for a lower rate or who lacks the experience or the resources to properly see your transaction from the beginning to the end then you could be setting yourself up for

Pandemonium - Here is a story about a transaction gone awry that was relayed to me by a friend who is in the business. The buyer had performed her inspection, sent the repair request to the seller within the 10 day inspection period and then decided she didn't want to buy the property. Within the 5 days required for the seller to respond, the seller agreed to do all of the repairs. The buyer was mistakenly under the impression that since she had decided not to buy the house before the seller had agreed to the repairs she could cancel the transaction. The advice given to the buyer from a brand new agent on his first transaction was "If you cancel, then you will lose your earnest money." If this was an all cash transaction that would be true but the buyer still has an

appraisal contingency and a finance contingency to rely on, so the advice given may or may not be accurate. This is where an experienced agent earns their money. We would have counseled the buyer and determined whether this was a moment of buyer's remorse or a true changing of the mind of the buyer. Of course, this transaction has now descended into **pandemonium**! If we were representing the seller, we would have advised that getting out of this transaction as soon as possible may be a better move than waiting 30 more days for the buyer to actually not get their loan rather than trying to secure their small earnest money. It is our job to handle this type of objection and if possible overcome them!

Chaos - It is also our job to protect you from the overzealous agent, especially the ones who can only see things from their clients' perspective. We recently had a potential transaction that went horribly awry. The buyer wrote a very attractive, full price, cash offer on the property! Of course we accepted, although the fact that they didn't even attempt to negotiate raised the



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slightest of red flags in the back of my mind. It had a very short closing date and would require my seller to both spend some money up front and move very rapidly! The buyer's agent was insistent that we spend our up front money before their inspection was completed, which was contrary to what was required in the contract. The seller and I decided to spend the upfront money because it was something that we would be able to use in any subsequent transaction for up to six months and we HAD to sell the home. To make a long story short, it turns out that the buyer had a legal injunction that prevented them from completing their inspection, filing their earnest money, or getting anywhere close to closing. My gut instinct proved correct but this transaction was in **chaos** for the entire 9 days that it survived through no fault of my seller or me. Fortunately, I had expressed my concern to the seller and we quickly sold the home again. A less experienced or engaged agent would have had the seller's move out unnecessarily, which would have resulted in **pandemonium and chaos!**

Havoc - Sometimes the friction and disorder are created simply by the stress and pressure of selling one's home. According to Maslow's hierarchy of stress, shelter is one of the basic needs of all people. Moving or selling one's home, in some peoples' minds, severely threatens this basic need. We have had several transactions, both where we represented the client and were on the other side of the transaction, where the

solution to this problem is to use whatever method they use to escape from reality. In other words, some people simply cannot thrive unless they are creating **havoc** in their lives and those around them. It is our job to make the transaction as smooth as possible and to protect you from these problems from the other side.

Bedlam - Many agents we work with would describe their business practices as **bedlam**. Many others operate in a constant state of **bedlam and chaos** and would describe themselves as being perfectly normal! We constantly get slow responses from other agents that indicate how "busy" they are and others that will

state in their voice mail that calls will be returned between 10 and 11 and 4 and 5 Monday through Friday. Sounds like a good plan, but when you actually look up how many transactions they have done, they are simply not that busy, at least with real estate! We pride our selves in **ALWAYS** answering the phone if we are able.

While we can't prevent lightning from striking your home, a pipe flooding your home, or you reaching for your cell phone under the seat and having an accident, **we can eliminate or minimize the pandemonium, chaos, havoc, bedlam and yes Mayhem from taking over your real estate transaction.**



At the Al Gage team, we are expert negotiators on both sides of a transaction. Call us for a free market analysis, advice on a lender or to begin your home sale or home search!
623.536.8200 or al@algage.com

RITA'S CORNER

The Perfect Borrowers

I recently had some borrowers who were trying to buy a second home in Arizona. Their credit scores were impeccable; the debt ratio was far below the requirements. They provided every single document I requested in a very timely manner

The rules for a loan for a second home loan are slightly different than for a primary residence. The main difference is the requirement for months of reserves after purchase. They needed to have left over after down payment and closings costs, a year's worth of monthly payments for their primary residence, the rental property they owned in their home state and the new purchase. That total was about \$390,000.00. They were short by \$7,000.00. Since there is no common sense anymore, they were not able to obtain the loan, or the second home.

PINNACLE CAPITAL
mortgage corporation

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623-935-4664

Mortgage Advisor
Please leave me a "LOAN"
rmarie@pcmloan.com
Pinnacle Capital Mortgage LLC. #1071
6006 N. 83rd Avenue Ste #205
Glendale, AZ 85303

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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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



12405 W. Virginia Ave.

An Azure Model
2277 S.F., 4 BR, 2 BA, 3 Car Garage and
much more in Rancho Santa Fe!
Listed by Al Gage for **\$282,000**



17811 W. Northern Ave.

A 2414 S.F. Custom Home
4 BR, 2 BA, on 2 full irrigated acres
in Waddell.
Listed by Al Gage for **\$425,000**



1908 N. 127th Ave.

A Sedona Model
3 BR, 2 BA, (1516 S.F.) with great room
in Rancho Santa Fe.
SOLD by Al Gage for **\$202,000**



16570 W. Desert Bloom Rd.

A 1516 S. F., 3 BR, 2 BA, with many
upgrades and perfect landscaping
in Canyon Trails.
Listed by Al Gage for **\$199,500**



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/February2018MarketUpdates.html

In 2017, Al 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!