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Al Gage Report



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Rita's Corner

In Maricopa County, there are several programs that require no or very low down payments in order to purchase a home. If you are a Veteran, of course, you are eligible for a home loan with no down payment. If you purchase a home in a rural area, such as Buckeye, you may obtain a USDA home loan, requiring no down payment. For those not meeting those requirements or desires, there is the Home in 5 loan program in which the borrower will get up to 5% towards the down payment and

Low Or No Down Payment Programs!

closing costs to purchase a home. There is a requirement for a homebuyer's education class; and there are income eligibility requirements; but the programs are there for home purchasers. Seems to make a lot more sense than paying off your landlord's home.

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

ISSUE 97

JULY 2015

Legends and Lies?

My family and I have lived in the Avondale area our entire, or a huge portion, of our lives. Below you will find a mix of legends and lies about the area that are labeled True or False.

Avondale was first inhabited in the 1880's.

FALSE. There is much evidence of the Hohokam (Huhugum) inhabiting the area long before the settlement of the area in the 1880's. Estimates of the earliest date of inhabitation range from as early as 500 A.D. to as late as 900 A.D. Substantial villages were near the current Friendship Park on the east side of the Agua Fria River and a large village near the confluence of the Agua Fria and Gila (Salt) Rivers near current day Litchfield Rd and Broadway. I know of this village because I grew up in the area.

Our irrigation system was developed in the late 1800's. True and False.

Most of our irrigation system was rebuilt or at the very least followed the land contours of ancient Hohokam irrigation systems. I was always puzzled as a boy looking at the remains of a Hohokam canal, that passed near my father's

property, as to how they raised the water 75 feet from the current river bed to the canal level. It wasn't until just a few years ago that a prominent local farmer explained to me that they would have had to divert the water into the canal many miles upstream to maintain the water course. Archaeologists estimate that their were at some point as much as 275 miles of active canals, some as large as 30 ft. wide, irrigating ancient farm land as much as 10 miles from the water source. Of course, our current irrigation system is much more advanced and one of the highest functioning in the world.

Al Gage doesn't live in the neighborhood. False. I have lived in Avondale most of my life and in Rancho Santa Fe since 1999.

Avondale was founded by an outlaw.

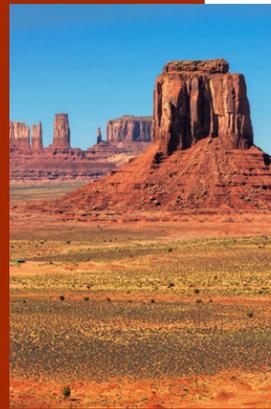
False (as best I can tell). William (Billy) G. Moore arrived in Arizona in the late 1860s, settling near the Agua Fria River in 1880. Billy Moore called his settlement "Coldwater, Arizona" - apparently both for the river and the water that flowed from a local spring. He served a brief stint term as Justice of the

Peace for the Agua Fria area. He bought land, established a stage stop, erected a saloon and a general store, and was Postmaster of Coldwater from 1901 till 1905. That being said, I remember as a small child much discussion about the nefarious past of Billy Moore. Even the celebration of founder's day, Billy Moore Days, featured a widely participated in, beard growing contest, a quick draw contest, and lots of gun belts. In point of fact, Billy Moore serving as Justice of the Peace and Avondale Postmaster in those days does not necessarily exclude him from being an outlaw.

Appraiser's are always right and accurately reflect the value of my home. False. An appraiser is usually right. The main exceptions are when there just are not enough comparable sales to use, when the spread among the comparable sales is inexplicably wide (the appraiser tends to split the difference), and when the market is appreciating so fast it is hard for the comparables to keep up. Many times the limiting factor on what we can sell a home for is the comparable sales available to us. The market is really strong

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 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.

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.

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right now and comparable sales are having a hard time keeping up with the market pace, thereby limiting how rapidly the market can go up. Remember, we have had these flurries the two preceding summers only to slow down again in September, take advantage of it while you can.

Litchfield was founded to grow cotton to make tires for World War I. True. Paul W. Litchfield was sent to the area by Goodyear Tire and Rubber Company to purchase land in 1916. The land was used to grow Egyptian long staple (fiber) cotton which was used to reinforce auto and truck tires.

The Palm Trees along Litchfield Rd were

planted for Mr. Litchfield's drive to work. True. Mr. Litchfield was instrumental in the formation of Luke Field and also the main anchor and namesakes for Goodyear and Litchfield Park.

Avondale was originally named Coldwater. True. Apparently Billy Moore name the settlement for the waters of the Agua Fria (which means "cold water" in Spanish) River and a local spring. I understand that the sand wash we now call the Agua Fria is very different and water flowed year round in the river prior to the construction of the original Waddell Dam.

Al Gage is too busy to handle my transaction

and only works in Avondale/Litchfield Park. Both False. Although we are extremely busy, closing over \$1.5 million in sales sides just in June, we were both blessed (or trained) with a strong work ethic. Sleep is optional! We will always do our best to get our client the best price in the shortest time with the least number of difficulties. We have sold or are selling properties this year in Avondale, Goodyear, Buckeye, Tempe, Tolleson, Litchfield Park, Verrado, and Apache Junction.

Al Gage needs homes to sell! True! We are almost out of homes to sell! Please call us!

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



Sold

10210 W. Veliana Way

A 1522 model (3Br, 2 .Ba) in great move-in condition in Country Place.

Sold by Al Gage for \$156,000

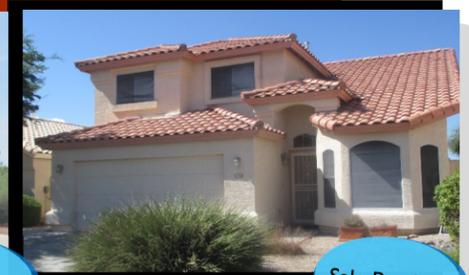


New Listing

1805 N. 114th Drive

A 3245 model (5.5BR, 3.5 BA, with a downstairs master on a huge cul-de-sac lot) in Donatela

Listed by Al Gage for \$285,000



Sale Pending

12730 W. Alvarado Rd.

A Prescott model in Rancho Santa Fe with many upgrades and a pool.

Listed by Al Gage for \$189,900

I have a buyer for a single level with a pool over 1800 S.F. anywhere in these subdivisions for around \$225,000.



New Listing

11007 W. Hubbell St.

A 4Br, 2.5 Ba, 2192 SF with a 3 car garage and a pool in Crystal Gardens.

Listed by Al Gage for \$245,000

I need your home HERE!
I have buyers waiting!
It's a great time to sell!



Sold in 3 days

12624 W. Hollyhock Dr.

A 2155 Model (3 BR, 2 Bath) with a den and a pool in Corte Sierra.

Sold by Al Gage for \$205,000



Sold

12810 W. Mulberry Dr.

A 2496 model (4 BR, 3Bath) with a 3 car garage and a pool in Sage Creek.

Listed and Sold by Al Gage for \$265,000



Sale Pending

13013 W. Sheila Ln.

A 1632 S.F. model (3 BR, 2 BA) with a den, solar and a pool in Sage Creek.

Listed by Al Gage for \$185,000