

# Al Gage Report

August 2014

Issue 85

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[www.algage.com/  
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**4 Sets of Free Passes This  
month by random drawing.**

## **Free Movie Night Count-1611**

From 1999 to 2007 we hosted a free movie night for all of the homeowners in Rancho Santa Fe, Corte Sierra, Sage Creek, and Crystal Gardens, Las Palmeras and Wigwam Creek as well as our past clients. We would love to offer this little payback to our community again but with the price of mail going up and the cost of printing, the only way we can do that is with your help to promote the E-newsletter to the same level of readership as the mailings touched in the past.

## **The Power of Marketing!**

In today's world of almost constant inundation of marketing for one product or another, I get a kick out of some of the "marketing advantages" that companies exploit to market their product. Two of the biggest in play right now (based on how often you see the commercial) are how deep you can submerge your cell phone and whether it takes 15 minutes or 7.5 minutes to get a quote on car insurance. Both of these are legitimate advantages of that product but should you really be making decisions on your insurance carrier based on how fast you can get a quote (although I can make a rough estimate of what your home is worth in about 7.5 minutes). Furthermore, is the reliability of your phone determined by whether or not it can be submerged in the Marianas trench or not? I am not advocating for or against any of these companies but they assume that your decision making process is based on a very shallow decision making process.

I recently received a flyer on my door (in Rancho Santa Fe) that appeared to have several sales that the agent had made in the area. Upon further research, I determined that the agent sending the advertising or his company had not been involved in any of the sales they were marketing. When we advertise our sales in this newsletters, they are strictly sales made by the Al Gage

Team and does not even include the sales made by other members of our company which is by the way the largest or second largest company in the West Valley depending on which statistic that you use.

The marketing advantages that we rely and hopefully you will as well are:

1. Track Record-Over 1000 homes sold in the Avondale Area. This one speaks for itself.
2. Experience- Almost 30 years of experience in the West Valley market. In that amount of time, I have experienced or advised on almost any possible outcome of a transaction and am often consulted by fellow competitors when a unique situation arises.
3. Integrity-My family has been in business in Avondale since 1956. I also make my living almost exclusively in the Avondale area so protecting my reputation in the community is vital.
4. Numerical Marketing-We mail a minimum of 7000 pieces of mail including every listing that we take. In general, every home receives at least three passes in the newsletter plus the postcards that we mail for a total of almost 22,000 exposures to potential local buyers.
5. Our Internet marketing includes Realtor.com, Trulia, Zillow and several other



So here is the deal, if we can get our readership up to around 3500 per month from our current level of just over 1500, the savings in mailing and preparation cost will allow us to once again rent the entire movie theatre for our neighbors and clients. To accomplish this we will need each of you to forward the email or website to friends and have them opt in for market updates and eventually the free movie passes. We will keep a running count of the opt ins and when we reach 3,000 emails currently living in the Phoenix, Avondale, Goodyear, Litchfield Park and Buckeye areas, we will fire movie night back up

syndications.

6. Agent to agent marketing-The old adage that 10% of the agents sell 90% of the property still holds true. We have and maintain a good working relationship with the other top agents in the area.
7. Technical expertise and competence-We recently closed a series of transaction that involved a total of 6 parties to 5 transactions. This led to approximately at 2 hour closing window toward the end all of which closed without a hitch—the moving companies ability to meet the same time frames.
8. Negotiating experience and ability-Although I am not a fan of the 16 counter offer negotiating plan, I am experienced at reading my fellow agents and determining when there is additional money available to my client at the negotiating table.
9. An experienced and reliable team of closing professionals. Over the years, I have developed relationships with my Title Representative (Patty Miller-Driggs Title, my lender (Rita Marie-Pinnacle Capital Mortgage Corporation) and numerous members of the trades from a handyman to a roofing contractor and an AC contractor that make the repairs to be done pursuant to a transaction as smooth, painless and inexpen-

sive as possible.

These marketing advantages are, for the most part, provable facts not just marketing hype. If you are thinking about selling or buying a home, you should at least interview the Al Gage Team before making a decision.

There are many important decisions that you must make in response to marketing materials that you receive most of which are impossible to evaluate. If you watched television for several late night hours, it would be a tough decision between what questions to ask you doctor at the next visit regarding side effects that seem much more severe than the potential cure compared to which attorney to contact in response to any of previous medical treatments you have received. The decision of whether to call our team is much easier and fact based. Like the commercial says, “that’s not how this works, that’s not how any of this works!”

### Free Movie Passes Given Away

We assigned everyone that has signed up for the electronic newsletter a random number and then selected these random numbers until we select the number of people corresponding with the number of passes we are giving away this month. We have sent emails to the lucky winners and mailed their passes to them with the exception of one lucky winner who did not give us their address. As our readership increases we will give more and more passes away until we can start FREE MOVIE NIGHT again.

Want a current and local Market Update go to:

[www.algage.com/August2014MarketUpdates.html](http://www.algage.com/August2014MarketUpdates.html)

### Quotes of the Day

The two most important days in your life are the day you are born and the day you find out why. –Mark Twain

When I stand before God at the end of my life, I would hope that I would not have a single bit of talent left and could say, I used everything you gave me. –Erma Bombeck

We can easily forgive a child who is afraid of the dark; the real tragedy of life is when men are afraid of the light. –Plato

Over 1,000  
homes sold in  
Avondale!



# Featured Homes



**Everything Perfect!**

11191 W. Alvarado Rd. A spectacular 2412 model (5Br, 2 .75 Ba) in great condition with a spa and 3 Car Garage in Crystal Point.  
Listed by Al Gage for \$225,000



**Sale Pending**

12719 W. Merrell St., A beautiful 1902 S. F. model(3 bedroom with a den )in Corte Sierra with a pool, oversize garage, quartz counter tops, custom master bath, second bedroom suite, and many upgrades.  
Listed by Al Gage for \$219,000.



**Beautiful Brigata**

12349 W. Sheridan St. A fantastic Brigata model in Rancho Santa Fe with lots of upgrades including granite counters and laminate flooring on a large lot and an RV Gate.  
Listed by Al Gage for \$234,999



**Sold**

1913 N. 125th Ave. A El Dorado model (3BR, 2 Bath 1649 sf) with a pool and a huge lot with many upgrades in Rancho Santa Fe.



**Sold**

12848 W. Weldon St. A spectacular Sheraton model (4Br, 2 Ba, 2011 SF) with a pool in Sage Creel with lots of upgrades. Listed by Al



**Sold**

2713 N. 125th Dr. A beautiful Cottonwood model (3BR, 2 Bath 1290 SF Great Room) in Rancho Santa Fe. Listed by Al Gage for \$141,500



**Coming Soon**

12730 W. Alvarado Rd. A Prescott model in Rancho Santa Fe with many upgrades and a pool. Listed by Al Gage for \$185,000



**Sale Pending**

12842 W. Whitton Ave. A Sheraton model (2011 SF 3 BR, 2. BA, 3 Car Garage) with a den in Sage Creek Listed by Al Gage for \$185,000



**Sold**

12925 W. Monte Vista Rd. A spectacular Carmel model (1611 S.F., 3 BR, 2/5 BA) with a pool in Rancho Santa Fe Sold by Al Gage for \$161,000



## Al Gage Report

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## Rita's Corner

### Conventional Loans Change Waiting Period!

Recently, Fannie Mae announced that on August 16, 2014, they will be changing the waiting period associated with the purchase of a new home after a short sale or a deed in lieu of foreclosure, from a minimum of two years, to four years.

Right now, there is a staggered waiting period that allows a homeowner to purchase a new home with a Fannie Mae conventional loan two years after the finalization of a short sale or deed in lieu of foreclosure. The buyer must provide a 20% down payment on the purchase of the new home and have had clean credit since the event.

However, on August 16, 2014, the waiting period for a homeowner to purchase a new home after a foreclosure becomes four years. The good news though is that new home buyers will be allowed to follow standard Fannie Mae guidelines and put as little as a 5% down payment down on the purchase of a home after a short sale.

In addition, if a homeowner can prove that the short sale was due to an extenuating circumstance (loss of job and/or wages), then the waiting period may still be reduced to two years. However, unless a buyer has strong documentation of this, the two year exception cannot be counted on. If you want fast and reliable expertise with this or any other mortgage questions call

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