

## G-IIs Laptop

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**To:** [LoriTabletPC@HomesInPhoenix.net](mailto:LoriTabletPC@HomesInPhoenix.net)

**Subject:** RE: Looking For A Home In the Valley of the Sun!



Email

Hello Keith,

Thank you for contacting me and for sharing so much information with me. This will be very helpful as I respond to your post and offer you my council. Sooooo let's get started...

You wrote: "...I was impressed with your online agent profile... sounds like you've handled some unconventional deals..."

Thank you for the kind words... If you don't mind... would you let me know which web site you visited and which of my On-Line Bio pages you read, or were you looking at some of our web pages where we have shared some of our past client's experiences.

You also wrote: "...I'm in kind of a strange situation. My domestic partner and I are breaking up. We've recently listed our property (MLS18514) in Virginia; our agent is Winston Custis Jr. (wcustis@coldwellbanker.com). Our current mortgage (solely in my name) is with Cendant. More on the property is available at [www.oakhallmanor.com](http://www.oakhallmanor.com)..."

I looked over your listing. That is quite some property. We don't have much like that out here in the Wild Wild West. But don't fret... we'll help you get set up again... here in The Valley of The Sun!

You also wrote: "...If/when we sell the property, I'd like to move to the Phoenix area--something within 50 or 60 miles of a major airport (Sky Harbor, I guess, right?). I'll have at most \$120,000 in my pocket. I need only a very small house or condo (1 or 2 bedrooms), and I'd like to put as much down on it as possible, or buy it outright..."

Ok... so 50 to 60 miles from the air port, and yes... Sky Harbor is the correct air port... is not difficult to do. The hill is trying to find you a home, condo or stick house, that is priced in the \$120K range. That's almost certainly not going to happen in that I could, in all good conscience, recommend to you as an alternative to where you now live... ;o) At the end of this post, are all of the properties, that show up today in the MLS system on the west side of the valley, that would fit a price profile up to \$120K. Soooo... buying anything "outright" may be almost impossible.

However, I would caution you about the number of bedrooms and baths. While it appears that you may not have much need for the "creature features" of your living habitat, I am fairly certain that you would like to, at the very least, be able to recover your initial capital investment when it comes time to move on to bigger things or a different home. That said... limiting your purchase to a 1 or 2 bedroom could dramatically impair the ability to completely recover your initial capital investment. I would suggest that... at a bare minimum, you entertain a 2 bedroom/2 bath condo... or if you choose a house... then at a minimum you entertain a 3 bedroom/2 bath home. Below the list of properties

that are priced up to \$120K, is a second set of properties that is priced up to \$210 with a minimum of 3 bedrooms, 2 baths and that are all houses, not condos.

It would really be helpful if you could take some time to complete a Buyer Information Form for us at [http://www.RealEstateInPhoenix.net/buyers\\_house\\_hunting\\_form.htm](http://www.RealEstateInPhoenix.net/buyers_house_hunting_form.htm) and click the submit button. With that information I can begin to profile, with much more accuracy, what kind of properties would more specifically fit your needs.

I can then set you up with an automatic feed of homes that fit your specific requirements as they pop up in the MLS system, here in the Valley.

You also wrote: "...I don't care if I'm in the city, in a suburban neighborhood, in a small town near the city, or out in the boonies. If I'm in a neighborhood, I don't care really what the neighborhood is like--the nicer the better, of course, but working class is fine with me..."

LOL... no worries about having to be out in the boonies. The "urban sprawl" has been hard at work... out here in the Wild Wild West. I don't think we'll have to stick you out with the prairie rats just yet. Now... that is if you are inclined to carry a mortgage of... a small size. For example... a purchase of a \$210K with a down payment of \$110K and an interest rate at about 7% home could carry with it a mortgage of around \$640 PI. If that is not objectionable... then... you're good to go. As for the caliber and quality of neighborhoods... that's one that you'll have to sort out yourself because Realtors are not allowed, under the Fair Housing Act 1962 and as amended in 1968, to characterize neighborhoods or specific demographics.

You also wrote: "...I will need some kind of high-speed Internet access (two-way satellite if nothing else, which requires southern exposure)..."

LOL... even though this IS the Wild Wild West... believe it or not... we actually have a very efficient hi-speed Internet protocol here in the valley. We have a wide array of choices from Cable with Cox or ComCast, to hi-speed DSL with most of the major phone carriers and... drum roll, please!... you can even take advantage of mobile wi-fi. I have a hi-speed Wi-Fi card in my TabletPC and my husband and I both carry Wi-Fi PDAs running Windows Mobile 5.0. You're stepping into the 21st century when you come to Phoenix :o)

You also wrote: "...Obviously, I can't plan on anything till we have a buyer here, and a move-out date. I will have no money until close..."

Not to worry. That is the proper order of things... ;o) Cart in front of the horse... LOL Now... that does not mean that you should not begin the search for the area and style of home you are in search of. That is why it will be helpful to us for you to complete the Buyer Information Form at the web site above... but... here it is again... just in case you don't want to scroll up the page... ;o) [http://www.RealEstateInPhoenix.net/buyers\\_house\\_hunting\\_form.htm](http://www.RealEstateInPhoenix.net/buyers_house_hunting_form.htm).

You also wrote: "...My business, which I've been running here since 2001, is portable, and I'll bring it with me. The stickler is, although my corporate gross income is usually well over \$100,000, we maximize our tax situation to the point that I'm not sure if I can get another mortgage--the net income just isn't there. If I can't get a mortgage, I'll be looking to rent a small house, apartment, or condo..."

Again... not to worry. If you will allow me, I would like to put you in touch with one of our most trusted lenders, Mark Schmidt with Pacific Funding Group. I think it would be a wise move on your part to get the financing in place well before you ever select a home. Seller's here in the Valley really don't take kindly to buyer's who don't have their horse leading the cart... LOL Mark has helped most of our clients over many years of mutual association. If there is a way to finance you, that is the guy to get it done and at extremely fare rates and costs. We have entrusted our children to his real estate financing needs and ours, over and over again. He also takes care of the finances for our Air Force F-16 Fighter Pilot clients. He-da man!

You also wrote: "...Can you help me? All suggestions are welcome. I figure that, once we have a contract with a buyer here, I could fly down and view as many potential properties as we could fit into a day or two. That is, if there ARE any potential properties in my range. And if I have to go farther than 60 miles from the airport, I'd consider that, too..."

Ok... so here's the really GREAT news. I can count on one hand... less than one hand... the number of times that it has taken any of our clients more than 15 hours for us to help them locate the house they want to call home, after we met eye-ball to eye-ball. That is because we LISTEN to what your needs and druthers are. I know that's a lot to digest... but it's simply true. This will not be a marathon event on your or my part. You will have much of your decisions made, before you ever arrive, about area, demographics, cultural preferences, house style and price. Over our 17 years in this industry, my husband and I have helped thousands of folks with their real estate needs. Sooooo... while this may not be your first rodeo, it is absolutely not ours either... ;o)

You also wrote: "...I know I'm probably premature in contacting you at this point, but it feels weird to have the place up for sale and nowhere to go. Please be blunt with me; I don't want to waste your time or mine..."

You are not premature and you're NOT wasting my time. You are following exactly the road you should be on. And... heck... you had the good sense to contact me... that speaks volumes to your ability to judge good character from some text and a photo... LOL... Just kidding... but... truthfully... you'll be in GREAT hands... and even better... you not only have me to work with and help you with your mission to find your new home in The Valley of The Sun, you also have my husband, "G-II" Varrato II. He's the legal eagle in our team. Not that he is an attorney... but he knows more about Arizona Real Estate Law than most attorneys have forgotten. Remember too that Arizona is the ONLY state in the United States that allows Realtors to practice Real Estate Contract Law. That means... that we can write, interpret, redact, amend and script a contract from scratch. Heck... we could write a contract on a piece of toilet paper and... when signed by the parties... is a binding legal instrument in any court of law in the State!

Last you wrote: "...Thank you for your consideration. Best regards, Keith..."

Keith... it was truly my pleasure to answer your questions. This is what Realtors do, the good ones that is. We listen, ponder and then respond. Sometimes... the response is not what our clients wanted to hear... but... when the utterance is true... there can be no dispute... none.

Me and my husband would be happy to help you with your real estate needs. And... don't worry about how long it takes to find a buyer for your home. We have plenty of work to do before you step one foot in Arizona. Soooo... if you feel comfortable with me and my husband... let me know and we'll start the ball rolling. Oh yes... if you do wish us to be your Realtors, then let us know too if you would like our assistance with the financing end of the project too. And if so... we'll have Mark Schmidt get in touch with you.

Bye for now...

Lori

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-----Forwarded Message-----

>From: Keith Croes <kcroes@croes.com>  
>Sent: Mar 22, 2006 2:06 PM  
>To: Lori Klindera <lori@homesinphoenix.net>  
>Subject: Interested in Phoenix area  
>

>Dear Lori,

>

>I was impressed with your online agent profile... sounds like you've  
>handled some unconventional deals.

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>  
 >Thank you for your consideration.

>  
 >Best regards,  
 >Keith

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 >|||||  
 >Keith Croes, President  
 >Croes Communications, Inc.  
 >27036 Withams Rd., Suite 4  
 >Oak Hall, VA 23416  
 >Phone: 757-854-4373  
 >Fax: 757-854-4374  
 >E-mail: kcroes@croes.com  
 >Web: www.croes.com  
 >|||||  
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**Lori Klindera**, Realtors®, ABR's, e-PRO, RECS, Mentor, from Lori's TabletPC  
**"G-II" Varrato II**, Realtors®, ABR, e-PRO 500 Certified, RECS, Mentor

Retired USAF **Red Horse** 820th CES  
CAN DO - WILL DO - HAVE DONE  
LEAD, FOLLOW, OR GET THE HECK OUT OF THE WAY

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Lori & "G-II" Help Nice People Buy and Sell  
Nice Homes in **The Valley of The Sun**

[Website](#) | [Your Privacy](#) | [Our Blog](#)

Lori's Cell: 602-574-LORI \* G-II's Cell: 602-796-LORI \* Fax: 602-296-0124