



ARIZONA'S REAL ESTATE COMPANY



# Your Home Buying Guide

PREPARED ESPECIALLY FOR:

***Our Respected Client***

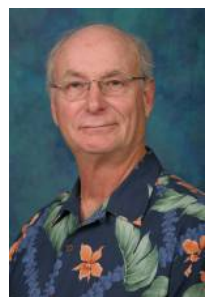
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# Benefits of Working With Us

Buying a property can be very complicated. By hiring us exclusively, you have dedicated, trusted advisors on your side to help you navigate through the process. Key benefits to you include the following:

- ▶ Working with dedicated agents who best understand your property and financial needs.
- ▶ Helping you understand your buying power, financing options and referring you to a trusted mortgage provider.
- ▶ Having focused agents searching for properties that meet your specific criteria and provide you powerful Long Realty property search tools.
- ▶ Deep understanding of local housing market conditions and property values, helping you to prepare the right offer.
- ▶ Negotiating on your behalf to get you the best value and terms.
- ▶ Managing the transaction process to ensure you understand all the important milestones and help coordinate paperwork, inspections and other due diligence on the property.
- ▶ Provide you recommendations of local vendors from the Long Advantage program to help you with any home related needs.

## BENEFITS

Get dedicated, exclusive agents working on  
**your behalf to best represent your interests.**



# National Association of REALTORS®

## Code of Ethics

### PREAMBLE

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®.

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries,

embodied in the Golden Rules, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities and to conduct their business in accordance with the tenets set forth below

### ARTICLE 1

When representing a buyer, seller, landlord, tenant, other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.

### ARTICLE 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law.

### ARTICLE 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

### ARTICLE 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative.

### ARTICLE 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

### ARTICLE 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall

disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation.

### ARTICLE 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients.

### ARTICLE 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

### ARTICLE 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing.

### ARTICLE 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.

REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.

### ARTICLE 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged

to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth.

### ARTICLE 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

### ARTICLE 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

### ARTICLE 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes.

### ARTICLE 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about competitors, their businesses, or their business practices.

### ARTICLE 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients.

### ARTICLE 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall submit the dispute to arbitration in accordance with the regulations of their Board or Boards rather than litigate the matter.

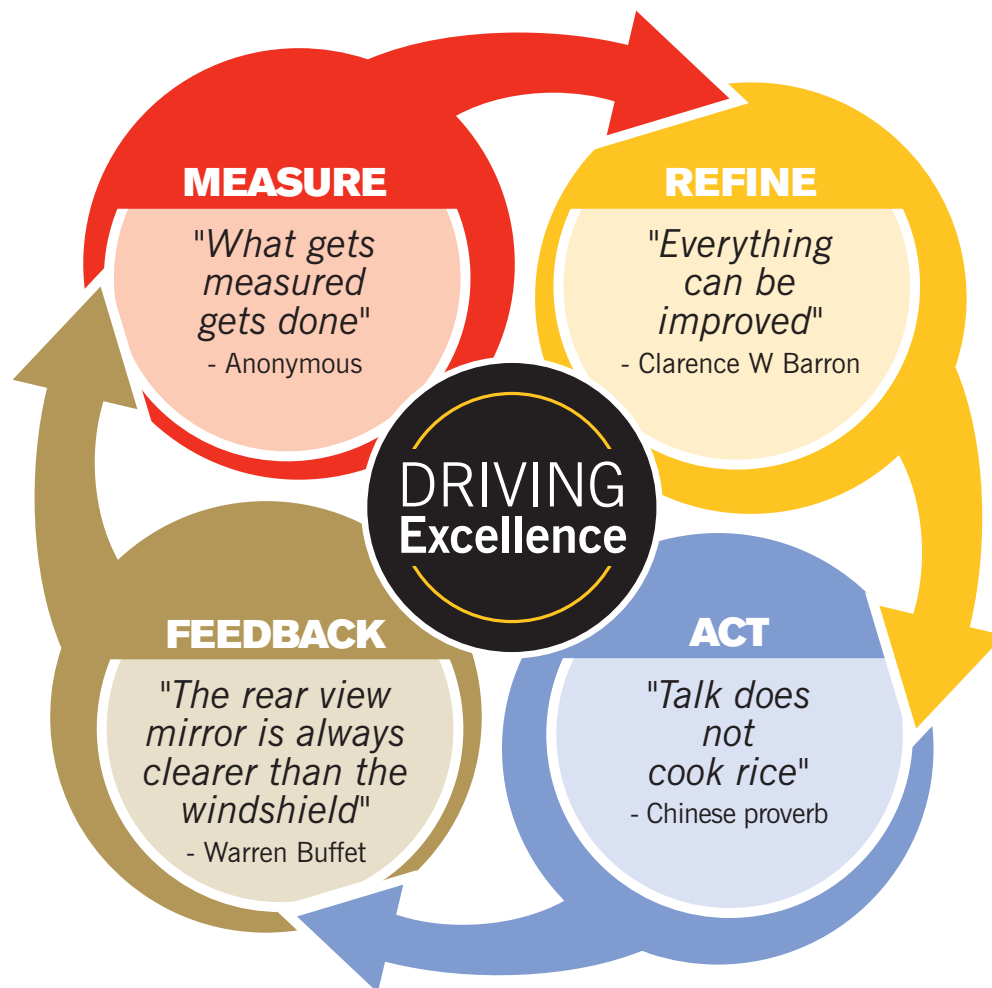
In the event clients of REALTORS® wish to arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall arbitrate those disputes in accordance with the regulations of their Board, provided the clients agree to be bound by the decision.

The obligation to participate in arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to arbitrate and be bound by any award.

(12/8/10)

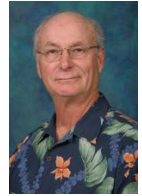


# Business Operating Philosophy

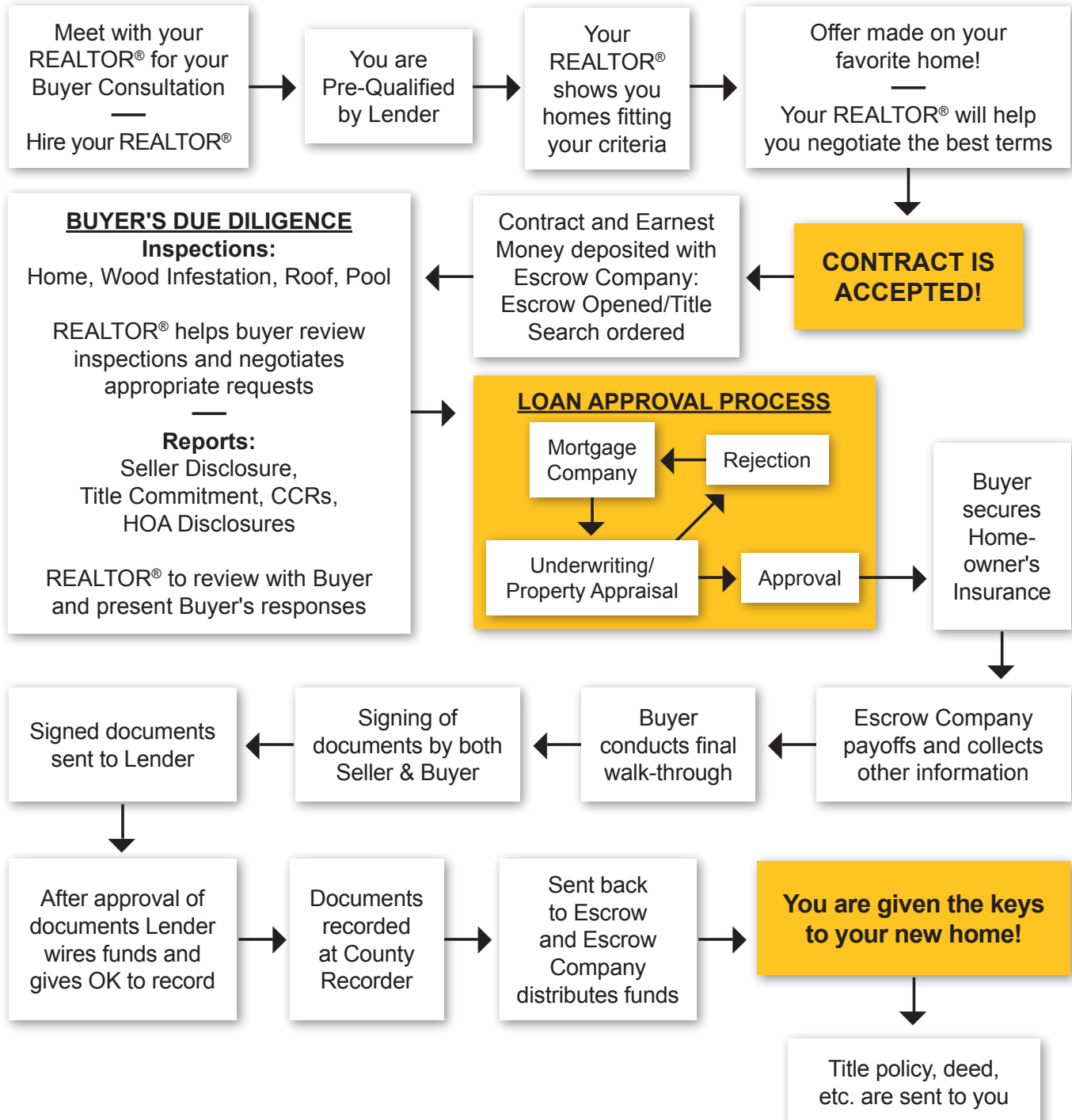


## BENEFITS

Driving excellence through a proven process  
to facilitate a better experience.

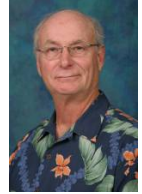


# The Home Buying Process





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# Impact of Rates on Payment

It is important to consider not only the price of the home but also the cost of financing. The higher the mortgage interest rate, the less house you can afford. The lower the interest rate, the more house you can afford.

The chart below shows what happens to your mortgage payment at various interest rates.

**MONTHLY PAYMENT\***

INTEREST RATE	LOAN AMOUNT	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
	5.75%	\$729	\$875	\$1,021	\$1,167	\$1,313	\$1,459
	5.50%	\$710	\$852	\$994	\$1,136	\$1,278	\$1,419
	5.25%	\$690	\$828	\$966	\$1,104	\$1,242	\$1,381
	5.00%	\$671	\$805	\$929	\$1,074	\$1,208	\$1,342
	4.75%	\$652	\$782	\$913	\$1,043	\$1,174	\$1,304
	4.50%	\$633	\$760	\$887	\$1,013	\$1,140	\$1,267
	4.25%	\$615	\$738	\$861	\$984	\$1,107	\$1,230
	4.00%	\$597	\$716	\$835	\$955	\$1,074	\$1,194
	3.75%	\$579	\$694	\$810	\$926	\$1,042	\$1,158
	3.50%	\$561	\$674	\$786	\$898	\$1,010	\$1,123

## BENEFITS

Understanding the monthly cost of the home will  
help you make sound financial decisions.

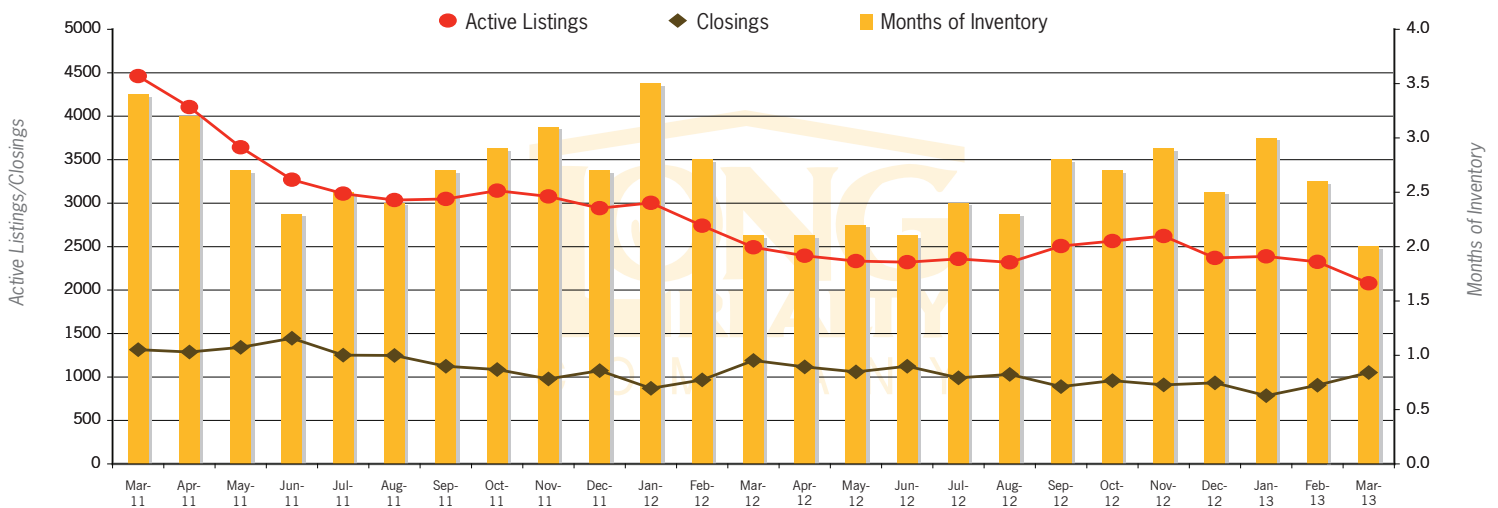
# The Housing Report

Powered by Long Realty Research Center

## Phoenix West Valley | April 2013

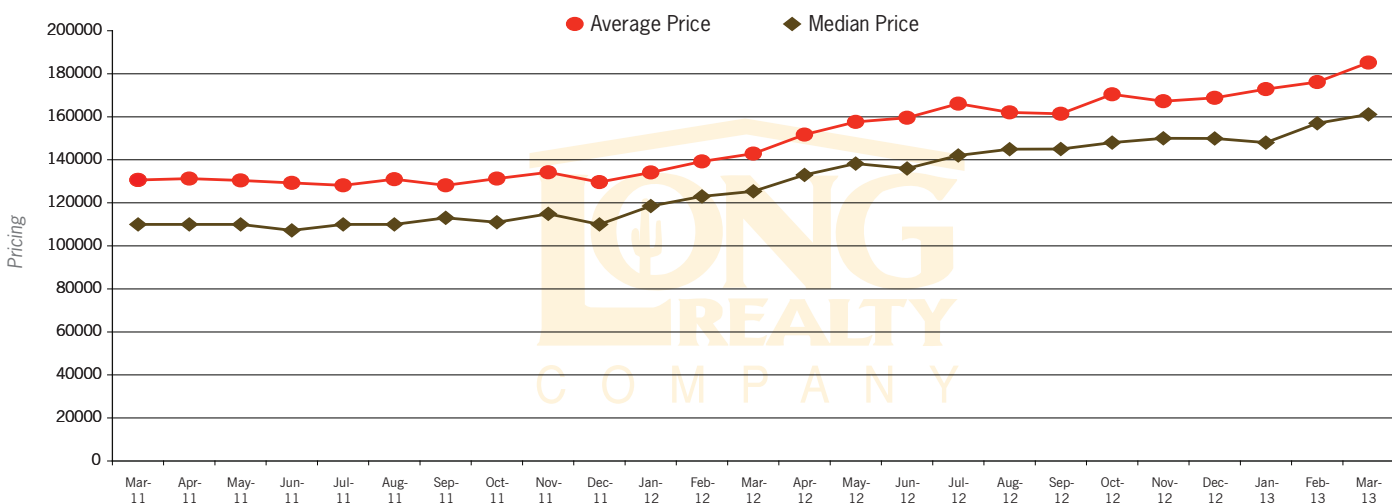
As of March 2013 active inventory was 2,077, a 17% decrease from March 2012. There were 1,052 closings in March 2013, 12% below March 2012. Months of Inventory was 2.0, down from 2.1 in March 2012. Median price of sold homes was \$161,125 for the month of March 2013, up 29% from March 2012. The West Valley area had 1,100 new properties under contract in March 2013, virtually unchanged from March 2012.

### Months of Inventory, Active Listings and Closings



These statistics are based on information obtained from the ARMLS on 4/3/2013 using Brokermetrics software. Information is believed to be reliable, but not guaranteed. Months of Inventory (MOI) reflect the time period required to sell all the properties on the market given the number of closed transactions in the preceding month, provided no new product becomes available. This is an excellent benchmark to show the velocity of transactions in relation to the market inventories. This measurement is a broad one and will vary (in some cases dramatically) by price range, location and type of property.

### Median and Average Price (Closed Sales)

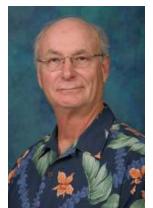


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# The Housing Report

Powered by Long Realty Research Center

Phoenix West Valley | April 2013

## Price Banded Market Report Residential Homes

Price Band	Active Listings	Homes Sold/Closed						Months of Inventory
	Mar-13	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	
\$1 - 49,999	54	36	19	33	37	36	24	2.3
\$50,000 - 74,999	94	57	60	44	41	42	40	2.4
\$75,000 - 99,999	143	99	64	82	72	67	58	2.5
\$100,000 - 124,999	136	122	138	138	113	100	116	1.2
\$125,000 - 149,999	261	174	162	153	140	170	195	1.3
\$150,000 - 174,999	249	115	146	126	94	126	172	1.4
\$175,000 - 199,999	210	94	86	89	64	113	113	1.9
\$200,000 - 224,999	152	60	56	61	51	70	85	1.8
\$225,000 - 249,999	164	56	58	41	55	55	59	2.8
\$250,000 - 274,999	108	35	28	23	35	34	38	2.8
\$275,000 - 299,999	85	21	18	32	16	19	45	1.9
\$300,000 - 349,999	124	33	29	35	29	40	37	3.4
\$350,000 - 399,999	110	28	19	24	19	20	36	3.1
\$400,000 - 499,999	96	21	18	10	22	17	21	4.6
\$500,000 - 599,999	32	5	2	8	2	5	8	4.0
\$600,000 - 699,999	15	1	1	1	0	1	2	7.5
\$700,000 - 799,999	12	1	0	0	0	0	1	12.0
\$800,000 - 899,999	9	0	0	3	0	1	1	9.0
\$900,000 - 999,999	7	1	0	0	0	0	0	n/a
\$1,000,000 - and over	16	0	0	0	2	1	1	16.0
<b>TOTAL</b>	<b>2,077</b>	<b>959</b>	<b>904</b>	<b>903</b>	<b>792</b>	<b>917</b>	<b>1,052</b>	<b>2.0</b>

These statistics are based on information obtained from the ARMLS on 4/3/2013 using Brokermetrics software. Information is believed to be reliable, but not guaranteed. Months of Inventory (MOI) reflect the time period required to sell all the properties on the market given the number of closed transactions in the preceding month, provided no new product becomes available. This is an excellent benchmark to show the velocity of transactions in relation to the market inventories. This measurement is a broad one and will vary (in some cases dramatically) by price range, location and type of property.

Real estate is in fact very localized. Market conditions can vary greatly by not only geographic area but also by price range, as demonstrated in the above Long Realty Research Center chart. Find the price range of interest to you to track relevant market conditions, and contact me for a more in-depth analysis.

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# Buyer Questionnaire

Date: \_\_\_\_\_

<b>First Name</b>	<b>Last Name</b>	<b>Marital Status</b>
1	1	Y / N
2	2	

Current Address _____ City _____ State _____ Zip _____	Children	Ages
Home Phone _____ Cell Phone _____ Work Phone _____		
Email Address _____		
#1 Employer _____ #2 Employer _____		

What type of property are you looking for?	<input type="checkbox"/> Single Family <input type="checkbox"/> Condo <input type="checkbox"/> Town Home <input type="checkbox"/> Other _____
Areas Preferred	1. _____ 5. _____ 2. _____ 6. _____ 3. _____ 7. _____ 4. _____ 8. _____
# of Bedrooms / Bathrooms	Bedrooms _____ Bathrooms _____
Price Range / Age	\$ _____ Age: _____

Do you own or rent? _____	Have you met with a lender? _____	How soon would you like to move? _____
Is your home on the market? _____	Lender Name: _____	How long have you been looking? _____
When is your lease up? _____	Amount you qualified for: _____	Are you working with another realtor? _____
		Level of motivation to move (1 being in no hurry and 10 wanting to buy a house today) 1 2 3 4 5 6 7 8 9 10

X = Must Have * = Prefer It			Garage	1c 2c 3c _____	
<input type="checkbox"/>	Den / Bedroom on main floor	<input type="checkbox"/>			9 ft. Ceilings on main floor
<input type="checkbox"/>	Formal dining room	<input type="checkbox"/>	2-Story Entry	<input type="checkbox"/>	Fenced Backyard
<input type="checkbox"/>	Separate LR / DR	<input type="checkbox"/>	Hardwood Floors	<input type="checkbox"/>	Brick Exterior
<input type="checkbox"/>	Adjoining LR / DR	<input type="checkbox"/>	Ceramic Tile Floors	<input type="checkbox"/>	Jack-n-Jill Bath
<input type="checkbox"/>	Fireplace	<input type="checkbox"/>	Laundry Room	<input type="checkbox"/>	Other _____
<input type="checkbox"/>	Commute Time _____	<input type="checkbox"/>	New Appliances	<input type="checkbox"/>	Other _____
<input type="checkbox"/>	Extra Land / acres _____	<input type="checkbox"/>	Neighborhood amenities / pool	<input type="checkbox"/>	Other _____
<input type="checkbox"/>	Center Island / Breakfast Bar	<input type="checkbox"/>	Deck	<input type="checkbox"/>	Other _____

Square Footage	
Lot Size	
Lot Characteristics	<input type="checkbox"/> Cul de sac <input type="checkbox"/> trees <input type="checkbox"/> golf course <input type="checkbox"/> water / pond <input type="checkbox"/> other _____

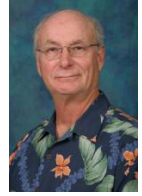
Comments / Other:

What is the best way to reach you? (*circle one*)    text    email    phone: ( home / cell / work )

When is the best time to reach you? \_\_\_\_\_ When is the best time for looking? \_\_\_\_\_



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# My Tools to Help You in Your Search

## **MY WEBSITE:** *[www.SunCityWestLifestyle.com](http://www.SunCityWestLifestyle.com)*

Over 90,000 properties to search from in Arizona. Full property details, photos and neighborhood information.

## **MY MOBILE WEBSITE:** *[m.SunCityWestLifestyle.com](http://m.SunCityWestLifestyle.com)*

Search for properties right on your web enabled mobile device

## **VIRTUAL HOME FINDER**

Receive automated email notifications when listings are found that match your criteria and on saved properties

- ▶ New listings
- ▶ Price Changes
- ▶ Status Changes
- ▶ Open Houses
- ▶ New Photos, Virtual Tours and Video Tours

## **TEXTLONG**

Get property information on any listing right from your cell phone via text message using the code and instructions I provide. A quick, convenient way to find out more information on properties you may come across.

# BENEFITS

My tools can make it easier and quicker to  
**find the property you are looking for.**



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# Virtual Home Finder Sign Up Form

- ▶ By creating a private **Virtual Homefinder** account, you will receive updates on property listings via email. You can even preview, save and rate properties!

Complete this form and I will create the account for you!

Or, visit my website and click on "**Virtual Homefinder**."

Email Address

Password (Minimum of 4 Characters)

- ▶ The broader your search criteria, the more property matches you will receive.

## Suggested Search Criteria

Area (North, Central, Northwest, Green Valley, Sierra Vista, etc.)

Property Type (Residential, Land, Commercial, Multi-Family)

Min. \$

Max. \$

Min. Bdr.

Max. Bdr.

Covered Parking

Pool

## Expanded Search Criteria

Square Footage

Year Built

A/C

Evap Cooling

Additional Requirements

- ▶ You can also control the frequency of your email updates, as well as the updates you would like to receive.

## Updates

☐

New Listing

☐

Price Changes

☐

Open Houses

☐

Virtual Tours

☐

Photos

## Frequency

☐

Hourly

☐

Once Daily

☐

Twice Daily

☐

No Email Notification

Name

Address

City/State/Zip

Phone 1

Phone 2