

Subject line:

Gary Kent Q&A: 10 Safest U.S. Cities + Handyman Needed

GARY KENT'S Real Estate Q&A #225

Save Time, Make Money, & Avoid Headaches When You Buy Or Sell A Home or Rental Property in SAN DIEGO!

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***** 1. WELCOME / This Week's Special Offer**

Welcome To The Latest Issue

Hello! I hope this week finds you well. Got a favor to ask of you: My handyman is moving to Chicago, so I need another. Do you know a dependable, skilled, honest, reasonably-priced handyman? If they have all these qualities, please shoot me an email at GaryK@GaryKent.com. Thanks!

True Story: A Condo For Your CAR?

With the revival of downtown living across the U.S., many people face a new problem: where to store their expensive and exotic cars? A south Florida firm has introduced "Park Place Car Condo", a secure, climate-controlled, 500-1,800 square foot storage unit. The first two locations open in Ft. Lauderdale and North Miami. Prices start at \$140,000. Ouch.

Get On Our New "Foreclosure Hot-List"

Several major lenders have just selected me to handle their foreclosures. And I'm looking to build a short list of investors or people just looking to purchase a home at an attractive price. I anticipate they will be available 5-10% below market. If you'd like to be the first to find out about them, [click here](#).

CNNMoney Best U.S. Places To Live 2006

The SAFEST cities to live in per CNNMoney are:

1. Wayne, NJ
2. Fairfield, CT
3. Greenwich, CT
4. Paradise, NV
5. Sunrise Manor, NV
6. East Brunswick, NJ
7. Manchester, CT

- 8. Cherry Hill, NJ
 - 9. Edison, NJ
 - 10. Hamilton, NJ
- ...So 5 of the 10 safest U.S. cities are in New Jersey?
Next Friday: 10 HIGHEST INCOME cities

Interested In Positive Cashflow Apartments With No Management Hassles?

Want a hands-off real estate investment with consistent positive cashflow? Sound too good to be true? I've found a great investment opportunity that I'm personally investing in, as have several of my clients. If you have \$100,000 to \$3,000,000 to invest and want to find out more...**Call me at (858)457-KENT** or [CLICK HERE for info on the Positive Cash-Flow Apartments](#)

Décor & Remodel Nightmare #1 of ???

Years ago I bought a home in Clairemont to fix up and resell. For outside, I chose a subdued blue off a paint brochure and told my painter to have at it. When he finished, I drove to the house, excited to see that soothing blue. To my horror, the entire house looked like one giant blue neon "We're Open" sign. It became to be known simply as "the very blue house".
---Got your own décor or remodeling NIGHTMARE? Email it to me at Nightmares@GaryKent.com.

FREE MLS Online Search For A San Diego or Riverside Home

To search for a home right now, click here: [Free MLS Homesearch](#)

Find Out About The Hottest New Listings As Soon As They Hit The Market

Get our FREE daily "MARKETWATCH" email of the best homes in your area & price as soon as they're listed. Tired of calling ads just to find out the home is already sold? And did you know only 7% of the homes for sale are advertised in the paper?

This "unfair advantage" gives you the jump on the best San Diego homes before other buyers ever hear of them. And it's free! To get your free subscription, **call (858)457-KENT**.

Send This Free Newsletter To A Friend

Subscribe them with a quick email to TellAFriend@GaryKent.com with their email address in the subject line.

Remember to email your questions, comments, compliments, corrections, critiques, & rebuttals to Questions@GaryKent.com.

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**\*\*\* 2. Gary's Real Estate Seminars**  
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FREE SEMINAR October 7 / Saturday 10AM-NOON
At "Forum Hall" at the UTC Mall in University City

**"Can You Guess Where I'm Buying Real Estate In 2006?"
*Positive Cash Flow Apartments With Appreciation & ZERO
Management***

- Want to build wealth through real estate?
- Want to buy real estate 10% below market value?
- Want an easy, hands-off investment you don't have to manage?
- Want to enjoy a consistent positive cashflow?
- Want real estate that will appreciate?
- Want your only responsibility to be cashing your monthly check?

This is the best real estate opportunity I've found in 22 years in the business. I believe in it so much that my wife and I are investing a bundle of our own money. Over 2 years, 25 of my clients have invested and every one I talk with reports profits equal or better than promised. And 8 more are investing this month.

If you have 100K to 3M to invest and want to find out more about this opportunity... [CLICK HERE for flyer, more info, & free sign-up](#)

Sandwiches & drinks provided + free dinner drawing. No obligation. Come, listen, ask questions, then you decide...

To RESERVE YOUR SEAT at this free presentation now, [click here](#) or call (858)457-KENT!

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**\*\*\* 3. HomeBUYING Question**

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"I just don't understand how some real estate agents survive. They spend good money placing ads in the paper, but when you call them they never call you back. I'm looking for a home and can't even get agents to call me back."

***ANSWER:
I feel your pain!

In 2003, I started to invest in Phoenix. One agent said he'd send me information I wanted on apartments. It never came. I called again and he finally sent something, but not what I'd requested.

Ditto with another agent. And another.

My advice: Don't call a bunch of ads and get frustrated by "professionals" who won't even call you back. Instead, find one good agent and stick with him or her. That agent can make the calls for you and check other sources.

If you don't already have an agent here in San Diego that you know and trust, call my office at (858)457-KENT and we'll take care of you.

...And if you miss us, we WILL call you back!

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**\*\*\* 4. HomeSELLING Question**  
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"Hello... I'm going to sell my late mother's home in September. I know you don't want to hear this, but I plan sell it without a broker to save the 6%. One of my neighbors did, and he didn't know anything about real estate, so it can't be too tough. I'll just get the escrow officer or attorney to handle all the details. What escrow company do you use? Thanks for your help, and if things don't work out I'll call you."

***ANSWER:

Now understand that I'm biased, but everything I'm about to tell you is 100% true:

I used to teach a class on selling "For Sale By Owner" (FSBO). In it, I explained the 5 myths of trying to sell By Owner. You actually mentioned four out of those five. Here they are...

The 5 For Sale By Owner Myths:

1. *"I'll save the 6%"*

Yes, some do indeed save 6%. But statistics show that the average FSBO sells for 5% less than people do with an agent. And about half pay 3% to an agent who brings them the buyer. Even if you don't include advertising and other added costs, for all the time and trouble invested, at best the average FSBO saves ZERO!

2. *"When you see a FSBO sell, they were successful"*

Many people see a house sell FSBO and think they were "successful". What they don't see is that the owner probably paid a buyer's agent 3%, may have undersold the home, and probably had lots of problems, delays, and extra expenses. But all the neighbors see is the moving truck, so things must have gone well.

3. *"It's easy"*

Pricing... preparing... marketing... showing... interpreting market feedback... negotiating... qualifying the buyer... contracts... disclosures... transaction management... paperwork... risk management. Done right, it is NOT an easy job.

4. *"Agents make 6% and are overpaid"* (You didn't mention this one.)

I actually agree that many agents are overpaid. But remember that real estate commissions are usually split. So at 6%, each firm gets 3%. Then it's divided between the firm and the agent. Then subtract costs involved. RESULT: the average agent nets all of 1-1.5% after expenses when they represent a buyer or seller.

5. *"I'll have escrow or an attorney handle everything"*

Sorry. Escrow is but a small part of a home sale. And many escrow companies hate FSBO sales due to all the problems and cancellations. Real estate attorneys generally know real estate law, but not real estate PRACTICE. Few are qualified to handle a real estate transaction. Just as you wouldn't want me handling your real estate lawsuit, don't expect an attorney to handle your real estate sale.

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**\*\*\* 5. INVESTING or FINANCING Question**  
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"Hi Gary. I have a question. Do you recommend someone getting an adjustable loan or a 30-year fixed rate loan?"

***ANSWER:

My preferred loan is a hybrid: fixed for five years, then it adjusts. Typically you'll get an attractive rate for those first five years. And by the time it adjusts, the odds are you'll have sold the home or refinanced.

BUT...

That's MY preferred loan.

The loan that's best for you depends on your situation and your comfort level. You may be better off with a negative-amortization flex-arm adjustable...or a 15-year fully amortized fixed rate...or something else entirely.

I recommend you talk with an experienced mortgage lender. If you don't know one, call me for a recommendation...

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**\*\*\* 6. HOT PROPERTIES: Call Now On These Hot New Listings & Not-Yet-On-The-Market Properties**  
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LISTINGS INFO HERE

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**\*\*\* 7. THANK YOU For Your Referrals**  
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Referring a friend or someone you care about is the highest compliment you can give me. Thank you for all of your generous referrals!

Have a great week...

GARY KENT

"The Agent You See **EVERYWHERE**"

**All-Time #1 Agent/Team In San Diego County for RE/MAX
22 Years Experience -- 3,100+ Homes Sold**

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