



1 in California for RE/MAX 2007 & 2008
Gary Kent's Real Estate
Q&A
Save Time, Make Money, & Avoid Headaches
When You Buy Or Sell A Home In SAN DIEGO
All-Time #1 RE/MAX Agent in San Diego

(858) 457-KENT

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Issue #390

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Welcome! This Week's Special Offer

Welcome To The Latest Issue

I'm updating my free foreclosure seminar and changing it to "[How To Buy A Foreclosure or Short Sale In San Diego](#)" to cover buying foreclosures and SHORT SALES, including:

- Foreclosures are hot..."How the heck do I get my offer accepted on a foreclosure!?"
- 5 things to know before you offer on a short sale
- Forget it if the short sale seller doesn't have this ONE thing

The seminar is Saturday, 10/24 10-Noon. Please invite a friend or email the flyer to someone you know. Thank you! [Register](#)

...I'm working on another NEW free San Diego real estate seminar: "How To Buy Real Estate In Your IRA or 401K". Saturday January 16 10-noon @UTC. Call 858-457-KENT to register.

...Do you or someone you know need to do a short sale? Mark your calendar for Saturday, January 30th, 2010 for my free seminar "[How To Short Sale Your Home Or](#)

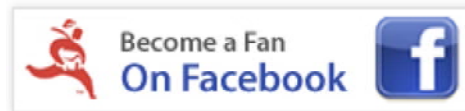
Rental". [Click here](#) to register. If you need info before that, please call me at 858-457-KENT.

...Noticed how NASTY San Diego water tastes and smells lately? We couldn't drink it any longer and got a water purification system. The water now tastes pure and we're very happy w/ the system. I got it from and highly recommend John Gravelle of Kinetico, 858-229-4356. Mention my name. (FYI, he doesn't give me anything for referring him.)

...Want to buy a foreclosure, but can't find a website to search for them? Finally...check out our 100% BRAND-NEW website: www.Foreclosure-Hotlist.com. It's 2.5 years in the making (OK, so we were a little slow), but it's well worth it. Let me know what you think.

.....This Week's Crazy Building: Bet you've never seen the very odd [Hang Nga Guesthouse](#) in Vietnam...

...[Follow me on Twitter](#) or become a [Facebook Fan](#).



True Story: Why Not Just Throw Darts Or Ask A Psychic?

You've got to be kidding. We're handling a short sale and the bank said they wanted a price closer to market value. But, oddly, they refused to say what price that was. When we pressed them, the bank rep told us to check Zillow! (Most agents will tell you Zillow's home value estimates are not even close to accurate.)

Quick Real Estate Tip #11

Sounds like #10 from last week, but it's the opposite. Be VERY careful about using a lender who's also an agent. Few are experts at both.

Top 10 Best U.S. Cities Ripe For A Housing Recovery

To determine their list, Forbes looked at 161 of the country's largest metro areas where sales were up but foreclosure sales were down. Here it is:

- 1.--- Miami / Ft. Lauderdale, FL
- 2.--- Lincoln, NE
- 3.--- Colorado Springs, CO
- 4.--- Salem, OR
- 5.--- San Luis Obispo, CA
- 6.--- Bremerton, WA
- 7.--- Denver, CO
- 8.--- Redding, CA
- 9.--- Santa Barbara, CA
- 10.-- San Jose, CA

[Click here](#) for their full story.

Find Out The Value Of Your Home Or Rental Property FREE — Right Over The Phone

Considering selling? Now you can quickly, easily find out today's value of your home or other San Diego County real estate, right over the phone. Call and tell me about your

property. I'll research the market and arrive at an honest, realistic price you can expect to get in today's market. Need a more accurate figure? Ask me to come by. For your free over-the-phone or in person evaluation, just call me at (858)457-KENT. Please tell a friend...

Join Our "Preferred Client Group" For The Best Values

I find great real estate deals every week. But too often we cant match a client in time and someone else scoops it up. (My bank-clients wont let me buy their properties, or I'd be my best client!)

So I developed my Private Client Group, a select group of people serious, qualified, and ready to grab a great deal on a home or investment when -- or before -- it hits the market.

If you'd like to be in the Preferred Client Group, you need to:

1. Pre-approve with our approved lender
2. Come in for a short sit-down counseling session
3. Commit to work with us

To join and get the jump on the best real estate values in town, **call us at (858)457-KENT or email us at PCG@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](#).

This Week's Free Offer:

FREE Live Seminar CD: How To Buy A Home In San Diego

Hear three experts share the inside scoop to buying a home: yours truly, a home loan expert and a professional home inspector. You'll discover:

- What home inspectors do & don't inspect. You may be surprised!
- How our software got my computer guy a home under market
- 9 ways to make your offer more attractive & beat other offers
- How to avoid buying a home that's a MONEY PIT of problems
- Free email access to under-valued & foreclosure properties
- 7 smart insider tips, whether this is your 1st or 10th home
- Exactly what I would do if I was buying a home today
- Get sellers to pay EVERY PENNY of your closing costs
- 6 ways to profit and plunder in today's market
- Avoid these 5 homebuying blunders!
- The 80/20 rule for buying a home

Note: this was taped before the current mortgage meltdown.

Call (800)748-1340 to have this sent to you FREE via mail. Call 24 hours / 7 days a week; free recorded message. It should arrive at your home within 72 hours.

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.



Gary's Real Estate Seminars



FREE Seminar

"HOW TO BUY A FORECLOSURE OR SHORT SALE IN SAN DIEGO"

UTC Mall – Saturday, October 24th, 10AM-Noon

[Click for Seminar Flyer](#) / [Click to Reserve Your Free Seat](#)

When you attend, you'll learn the truth about:

- - With 12% of U.S. mortgages are behind, is there a new wave of Alt-A, Option ARM, & Prime foreclosures coming?
- - Bailouts, loan “mods”, shadow inventory...what's really going on?
- - How to beat multiple offers & get the bank to accept YOUR offer
- - When homebuyers can put 3% down and investors 10% down
- - Top San Diego neighborhoods with the best REO deals today
- - How to get banks to pay EVERY PENNY of your closing costs
- - Should you buy before home prices climb out of your reach?
- - Auction tricks, traps, and pitfalls that I swear will shock you
- - How to cut in half the time it takes to close your short sale
- - Seller doesn't have THIS? Don't even offer on a short sale
- - Free email access to undervalued & foreclosed properties
- - Short sales...5 things to know before you make an offer
- - The #1 mistake people make when offering on an REO
- - Traps in the small-print that banks make you sign
- - New website where you can find foreclosures
- - The truth about a home that's a “short sale”
- - How much banks negotiate off their price
- - What to watch out for in an REO
- - Much more

REGISTER NOW



FREE Seminar

“How To Short Sale Your Home Or Rental”

UTC Mall – Saturday: January 30th 2010, 10am-Noon

[Click for Seminar Flyer](#) / [Click to Reserve Your Free Seat](#)

When you attend, you'll discover the truth about:

- Short sales, clearly & simply explained!
- Are YOU likely to qualify for a short sale?

- Can you really do short sale with -0- out of YOUR pocket?
- How long short sales take...& how to cut the time in HALF**
- Tax impacts of short sale vs. foreclosure (verify w/ your CPA!)
- The document your attorney must read closely to avoid problems
- Your 7 options if you owe too much. Most agents only tell you 3.
- Which "hardships" qualify you for a short sale? Which don't?
- The specific clause you need in your contract with the buyer
- Do you need to be CURRENT on HOA dues? Property taxes?
- Do you need to be BEHIND on your mortgage payments?
- If an agent does THIS, they likely don't know short sales
- 5 reasons a short sale is usually better than foreclosure
- THE most important thing to have to do a short sale
- Impact & how long is a short sale be on your credit?
- How soon can you buy a home after a short sale?
- Will a short sale delay or prevent foreclosure?
- Can your lender go after you for their loss?
- Should you spend \$ to fix up your home?

REGISTER NOW



Home Buying Question

"I saw one of your properties in your newsletter that might be perfect for a friend of mine looking to buy. How much down payment would he need to buy the XXXX property"

Answer:

Great question.

The answer is, it depends on your friend's credit rating and income. It could literally be zero down. Have him call me at (858)457-KENT and I'll put him in touch with a GREAT lender whom we trust 100%.

Many people we talk to are "saving to get the 20% down." But loans are so flexible nowadays, so they're thrilled to discover they can buy with 10%, 5%, or even zero down.



Home Selling Question

"Hi Gary, we're going to be calling you shortly to sell our home soon. Right now my wife and I have a question. If we sell and the buyer backs out, do we get to keep the deposit? I say yes, but my wife says it depends."

Answer:

Listen to your wife!

The standard purchase contract has certain normal contingencies for loan, inspections, review of disclosures and various documents, etc. If a buyer exercises those rights within the allowed time limits and cancels, you must give him his deposit back.

And even if he flat-out breaks the contract, it's far from automatic who gets the money. It's because the deposit is typically held by the escrow company, a neutral 3rd party who can't release money to you or your buyer without mutual instructions or a court or arbitration order.



Investing or Financing Question

"I want to buy a home next year. I know my credit has problems from a few years ago, but I've paid all my bills on time or early for awhile. How do I find out what my credit score is now?"

Answer:

Residents of California (and 12 other western states) can get a FREE credit report from the three nationwide credit reporting companies: Equifax, Experian, & TransUnion.

There may be several sources, but one you might try is www.annualcreditreport.com or call 877-322-8228. It's **recommended** by the Federal Trade Commission.



Hot Properties: Call Now On These Hot New

Listings & Not-Yet-On-The Market Properties

THIS WEEK'S FEATURED PROPERTY!



Lovely Family Home In Rancho Bernrdo

- BR/BA: 3/2
- Sqft: 1,727
- Price: \$450,500

– **Rancho Bernardo – Foreclosure!** Offers large grassy backyard, family room w/ fireplace, quiet culdesac, tile entry w/ sunken living room, sharp kitchen w/ garden window, tile flooring & recess lighting, A/C, MBR w/ entrance to patio, high ceilings + dual sinks in MBA! High Country West Club amenities include Pool, Tennis Courts & Rec. Center!

[Take A Look](#)

Coming Soon

(Click [Contact Me](#) to be contacted BEFORE these properties hit the market!)

– **Carmel Valley – Foreclosure!** Upper end “East Bluff” condo overlooking greenbelt. 2-car garage, interior laundry, FPL. [Contact Me](#)
2BR/2BA, 942 sqft

Loaned to 390K >>> To be 200s?

– **Chula Vista – Foreclosure!** Cute house w/ hardwood floors, 2-car garage, nice yard, in great Hilltop neighborhood. [Contact Me](#)

3BR/2BA, 1444 sqft

Last sold @ 516K >>> To be low/mid 200s?

– **Chula Vista – Foreclosure!** Enjoy southerly views, designer pool/spa, & more from this spacious 2-story home. [Contact Me](#)

4BR/2.5BA, 2394 sqft

Last sold @ 665K >>> To be 400s?

– **Downtown – Foreclosure!** Beautiful & spacious 1BR “Treo” condo built in 2003. Gas FPL, washer/dryer in unit, more. [Contact Me](#)

1BR/1BA, 707 sqft

Recently appraised apx 423K+ >>> To be low 200s.

– **Encanto – Foreclosure!** Spacious 2-story 1984-built home on quiet street. 2-car garage, nice yard. [Contact Me](#)

4BR/3BA, 2088 sqft

Recently loaned to 510K >>> To be high 200s?

– **Escondido – Foreclosure!** Fantastic custom home w/ front courtyard, private & secluded area, pool + covered patio, views! [Contact Me](#)

3BR/3.5BA, 2317 sqft

Last sold @ 663K >>> To be 400s?

– **La Jolla – Foreclosure!** Breathtaking ocean views from this one-level oceanfront condo @ 333 Coast Bl. [Contact Me](#)

2BR/2BA, 1342 sqft

Last sold @ 915K >>> To be 700s/800s?

– **La Jolla – Foreclosure!** Delightful single-level home, sweeping ocean views from most rooms, large lot. [Contact Me](#)

3BR/2BA, 2107 sqft

Previously appraised @ 1.44M >>> Price TBD

– **Lakeside – Foreclosure!** Spacious 2BR view home on 1.14 acres. Needs some fixup. Built 1974. [Contact Me](#)

2BR/2BA, 1351 sqft

Loaned to 360K >>> To be 200s?

– **Lakeside – Foreclosure!** Dirt-cheap condo ideal for investor or first-time homeowner. [Contact Me](#)

2BR/1BA, 728 sqft

Appraised @ 131K+ >>> To be in the 80s?

– **Nestor – Foreclosure!** Ranch-style home w/ 2-car garage, fireplace, good-size backyard. [Contact Me](#)

3BR/2BA, 1152 sqft

Last sold @ 395K >>> Price TBD

– **Nestor – Foreclosure!** Gorgeous 2-story “Ocean Hills” home w/ views, 3-car garage, vaulted ceilings. [Contact Me](#)

5BR/2.5BA, 2353 sqft

Last sold @ 585K >>> Price TBD

New– Ocean Beach – Short Sale! Short sale! Stylish upgraded condo w/ hardwood floors, travertine, private patio. Gated complex. [Contact Me](#)

2BR/2BA, 1050 sqft

Last sold @ 420K >>> Value Range \$220,000-\$250,000

– **Pacific Beach – Foreclosure!** Enjoy bay & downtown nitelite views from this 1-level condo in a bayfront complex! [Contact Me](#)

2BR/2BA, 913 sqft

Last sold @ 535K >>> To be 400K?

– **Pacific Beach / Mission Beach– Foreclosure!** Mission Beach view condo w/ 2-car garage, walk to beach/bay, quaint 4-unit complex. [Contact Me](#)

2BR/2BA, 955 sqft

Last sold @ 420,862 >>> Price TBD

– **Pacific Beach – Foreclosure!** Beach house w/ private backyard, California room, 2-car garage. [Contact Me](#)

2BR/2BA, 1400 sqft

Last sold @ 700K >>> To be high 500s?

– **Rancho Bernardo – Foreclosure!** Handsome 2-story home in Chateau Bernardo. Breathtaking panoramic views, 3-car garage. [Contact Me](#)

5BR/3BA, 3179 sqft

Last sold @ \$789,000 >>> Price TBD

– **Rancho Penasquitos – Foreclosure!** 1983-built 1-level home in Trailwood w/ tile roof, a/c, covered patio. Near park. [Contact Me](#)

3BR/2BA, 1571 sqft

Appraised @ 525K+ >>> To be mid 400s?

– **San Carlos – Foreclosure!** Affordable “Carefree” condo w/ only one common wall. Walk to Mission Trails Park! [Contact Me](#)

2BR/1BA, 880 sqft

Last sold @ 253,500 >>> To be 100s?

– **San Elijo / San Marcos – Foreclosure!** Stunning 6-year-new home in gated “Westcliffe” on culdesac w/ panoramic views. [Contact Me](#)

5BR/4.5BA, 4302 sqft

Loaned to @ \$919,000 >>> To be 700s/800s?

– **San Marcos – Foreclosure!** Affordable "Lake Park Villas" townhome. Near Restaurant Row & multiplex. [Contact Me](#)
2BR/1.5BA, 957 sqft

Last sold @ \$221,500 >>> To be very low 100s?

– **Spring Valley – Foreclosure!** Two detached 3BR houses w/ 2car garage, yard, both inside laundry. Live in one + rent other. [Contact Me](#)
3BR/2BA + 3BR/1BA

Last sold 642K >>> To be hi 200s??

– **Spring Valley – Foreclosure!** Sharp family home on oversize .24 acre lot w/ 2-car garage, large yard, more. [Contact Me](#)
3BR/2BA, 1280 sqft

Last sold 265K >>> To be 200K?

– **Spring Valley – Foreclosure!** Large home on private culdesac w/ open view, oversize backyard, 2-car garage. [Contact Me](#)
5BR/3BA, 2115 sqft

Recently appraised apx 650K >>> To be 300s.




– **Vista – Foreclosure!** Culdesac home w/ panoramic views, ocean breezes, FPL, RV parking, 2-car garage, more. [Contact Me](#)
3BR/1.5BA, 2424 sqft

Loaned to 424K >>> To be high 200s?







– **Vista – Foreclosure!** 2-story mountain view home on large lot. pool. Sparkling pool, 2-car garage. [Contact Me](#)
3BR/1.5BA, 2424 sqft

Last sold @ \$600,000 >>> Price TBD

NEWLY LISTED (Your Property Here!)

New - Downtown - Foreclosure!		Contact Me
	Oversize commercial loft in the Gaslamp's "Samuel Fox" building. Granite, 2 parking spaces.	0 Bed, 2 Bath 1705 Sqft Price: \$189,900 <i>Recently sold @ 468K</i>
Sold / 2 Offers - Downtown - Foreclosure!		MLS Search
	Spacious 15th-floor 1-level "Acqua Vista" condo in Little Italy w/ panoramic views.	2 Bed, 2 Bath 938 Sqft Price: \$309,900 <i>Recently sold @ 650K</i>
Sold / 3 Offers - East San Diego - Foreclosure!		MLS Search
	Charming craftsman w/ huge master suite, updated kitchen, private backyard	3 Bed, 2 Bath 1568 Sqft Price: \$215,900 <i>Last sold @ 500K</i>
- Encanto - Foreclosure!		View Details








Gary Kent's Real Estate Q & A

	Remodeled home w/ city views, 2-car garage, more.	3 Bed, 2 Bath 1247 Sqft Price: \$190,400 <i>Last sold @ 358K</i>
Sold / 2 Offers - Linda Vista - Foreclosure!		MLS Search
	Low-price condo conversion near Mesa College, freeways. Need all cash.	1 Bed, 1 Bath 554 Sqft Price: \$59,900! <i>Last sold (unknown)</i>
- Ramona - Foreclosure!		Property Features
	Attractive .49 acre horse property w/ canyon vu, FPL, 2car garage, culdesac. Built 1988.	3 Bed, 2 Bath 1693 Sqft Price: \$309,900 <i>Loaned to 454K</i>
- Rancho Bernardo - Foreclosure!		More Info
	Sharp house on culdesac w/ red tile roof, 8494 sqft lot, big yard, views, a/c.	3 Bed, 2 Bath 1727 Sqft Price: \$450,500 <i>Last sold @ \$575,000</i>
- San Marcos - Foreclosure!		Check It Out
	6-year-new home near Cal State San Marcos. More info to follow.	4 Bed, 3 Bath 2358 Sqft Price: \$399,950 <i>Last sold @ 615K</i>
- University City - Foreclosure!		Take A Look
	Lovely "Villa Vicenza" complex. Walk to UTC, Whole Foods, Aventure restaurants.	2 Bed, 2 Bath 1001 Sqft Price: \$277,900 <i>Last sold @ 444K</i>

MORE GREAT HOMES & INVESTMENTS (Your Home Here!)

- Chula Vista - Foreclosure!	View Details
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Gary Kent's Real Estate Q & A

	<p>Cute single-level home with pool. Great starter home.</p>	<p>3 Bed, 1 Bath 1536 Sqft Price: \$219,800 <i>Recently appraised @ 510K</i></p>
<p>Sold / 3 Offers - Clairemont - Foreclosure!</p>		<p>MLS Search</p>
	<p>Duplex: 2 separate 2BR houses, one is oversize at 1269 sqft. West Clairemont near bay.</p>	<p>2BR/1BA 1269sqft 2BR/1BA 1269sqft Price: \$465,000 <i>Last sold @ 665K</i></p>
<p>- Clairemont - Foreclosure!</p>		<p>Contact Me</p>
	<p>Ugly fixer 3BR house in upgrading neighborhood near Bay Park. 7000 sqft lot.</p>	<p>3 Bed, 1 Bath 1168 Sqft Price: \$306,000 <i>Recently appraised @ 500K?</i></p>
<p>- Downtown - Foreclosure!</p>		<p>Property Features</p>
	<p>"Palermo" studio/1BR loft w/ private patio. Complex has pool/spa, fitness, business ctr.</p>	<p>1 Bed, 1 Bath 860 Sqft Price: \$230,670 <i>Last sold @ 354K</i></p>
<p>- Downtown -</p>		<p>Take A Look</p>
	<p>Gorgeous "Hard Rock" condo-hotel suite in the Gaslamp Quarter. "Rock Royalty" service & full hotel amenities.</p>	<p>1 Bed, 1 Bath 459 Sqft Price: \$489,000! <i>Last sold @ 589K</i></p>
<p>Sold - North Park -</p>		<p>MLS Search</p>
	<p>Cute recently remodeled kitchen. Walk to park, restaurants, shops. Has fountain, Jacuzzi, deck, garage.</p>	<p>2 Bed, 1 Bath 832 Sqft Price: \$425,000</p>
<p>- Pacific Beach -</p>		<p>More Info</p>
	<p>Lovely redone home w/ spectacular remodel kitchen w/ granite & walnut, 2 FPL, partial bay view, 2-car garage.</p>	<p>3 Bed, 2.5 Bath 1,717 Sqft Price: \$575,000 to \$625,000</p>

- Pacific Beach -

[Contact Me](#)



Remodeled 1-level beachfront penthouse condo w/ panoramic whitewater ocean, beach, sunset views!

2 Bed, 2 Bath
1000 Sqft
Price: \$1,175,000

- Valley Center - **Foreclosure!**

[View Details](#)



5-year-new 1-story home on 2 acre view lot. Has 4-car garage, granite, 2 FPL, huge yard.

3 Bed, 1 Bath
1,168 Sqft
Price: \$332,000
*Recently appraised @
500K?*



Thank You For Your Referrals

Thank you Mark V. for referring a co-worker to buy a home...
Thank you Nikki M. for referring a friend to buy a home...
Thank you Anthony W. for referring a co-worker to buy a home...

Have a great week,

GARY KENT "The Agent You See EVERYWHERE"
All-Time #1 Agent/Team In San Diego County for RE/MAX
23 Years Experience -- 3,300+ Homes Sold

Gary Kent Team --- RE/MAX Associates
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