

There's a World of Real Estate Opportunities Out There!

The best real estate opportunities don't necessarily pop up just down the street. Many smart home buyers take advantage of opportunities that are available in areas where real estate is expected to experience "better than average" appreciation.

If you're looking for a home in any area ... or an investment across the street or across the country ... start with a call to **Gary Fox & Cliff Cox ~ 619-574-5111**

Your name: _____

Address _____

City _____ Zip _____

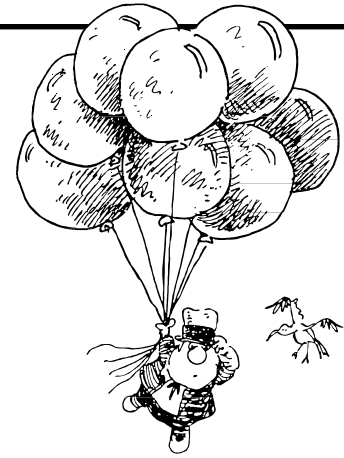
Your phone: _____ Best time to call: _____

*If mailing, send to Cox & Fox, Coldwell Banker Residential Brokerage,
1660 Hotel Circle N #101, San Diego, CA 92108*

Cliff & Gary's Superior Service Commitment

As associate brokers with Coldwell Banker Residential Brokerage, we are committed to providing you with service that is professional, courteous and responsive in helping you find a property. To fulfill this Commitment, we agree to provide you with the following services:

1. Consult with you to determine your particular real estate wants and needs. This includes providing information as to the advantages and disadvantages of the choices available to you, in order to help you make informed decisions.
2. Maintain your confidentiality and represent your best interests throughout your buying process.
3. Help you define your financial ability to purchase, explain alternative methods of purchasing and financing, and assist in arranging mortgage financing.
4. Search, using available methods, to locate the property that will best meet your needs and wants. This may include properties listed with our office and other real estate companies.
5. Show you properties that meet your specifications in accordance with Fair Housing Regulations and ethical real estate practices.
6. Disclose material facts known about the property and other relevant information that is likely to affect your ability to obtain the right price and terms.
7. Assist you in evaluating the market value of properties that are of interest to you, and suggest negotiating strategies to help you obtain the most advantageous price and terms.
8. As your advocate, advise and assist you in completing your purchase agreement, and present your offer in a light most favorable to you.
9. Refer you to other professionals (mortgage lenders, inspectors, etc.) for information or assistance as appropriate.
10. Upon acceptance of an offer between you and the seller, monitor all activities throughout the closing process as permitted by law or local practice.
11. Consult and communicate with you on a regular basis throughout your entire real estate purchase process.
12. Constantly strive to ensure your confidence in recommending our services to your family or friends at any time before, during or after the purchase of your property.



How to avoid the

10

**MOST COMMON
MISTAKES**
many people make when
buying or selling a home

Courtesy of

COX & FOX
REALTORS®
"THE TEAM THAT GETS YOU MOVING!"

CLIFF COX & GARY FOX

619-574-5111

**COLDWELL
BANKER**

RESIDENTIAL BROKERAGE

10 Common Mistakes Many People Make When Buying Or Selling A Home

Home Buyers:

Mistake #1: Not knowing how much they can afford before they make an offer.

The easiest way to avoid this mistake is to get pre-approved for a mortgage by a lender so you know in advance exactly how much you can afford.

Mistake #2: Not realizing in advance who the real estate agent represents.

Most people think that the agent they are working with is working for them. But unless they are working as your buyer representative, they represent the seller.

Mistake #3: Not realizing that the wrong mortgage can cost thousands of dollars in needless interest and taxes.

Check with your accountant before you make your final decision on which mortgage you are going to choose. Your CPA will be able to tell you what the long term effects will be on your income.

Mistake #4: Not discovering hidden defects before they buy a home.

One of the most expensive mistakes is also one of the easiest to avoid, by having a professional pre-purchase home inspection.

Mistake #5: Not knowing how much their credit can affect their ability to buy or refinance a home.

Before you buy a home, many of the clouds on your credit history can be cleared up or even eliminated. Your mortgage professional can help you review and prepare your credit file in advance.

**For Free Mortgage Pre-Approval,
Free List Of Properties Available In
Your Price Range, Or A Free Market
Value Analysis Of Your Home,
Call Cliff and Gary Now
619-574-5111**

Home Sellers:

Mistake #6: Basing their asking price on needs or emotion rather than market value.

Many times, people make their pricing decisions based on how much they paid for or invested into their home. This can be an expensive mistake. Overpriced homes take longer to sell and may eventually net the seller less money. Price your home correctly from the beginning.

Mistake #7: Failing to "Showcase" their home.

First impressions are the most important. Experience shows that for every \$100 in repairs that your home needs, a buyer will deduct \$300-\$500 from their offer. Thoroughly clean and prepare your home before you put it on the market if you want top dollar.

Mistake #8: Not allowing your home to be shown on short notice.

When you list your home for sale, information about it will be provided to over 4,000 real estate agents. Some will want to show your home to their clients on a short notice. It is important to cooperate as much as possible. The next person to see your home just might be your buyer!

Mistake #9: Choosing the wrong agent or choosing them for the wrong reasons.

Many homeowners list their home with the agent who tells them the highest price. Or they list with the agent who works for the biggest company. You need to choose the agent with the best marketing plan and track record to sell your home.

Mistake #10: Not knowing all of their legal rights and obligations.

Real estate law is complex. The contract that you will sign when selling your home is legally binding. Small items that are neglected in a contract can wind up costing you thousands of dollars. You need to consult a knowledgeable, professional who understands the in's and out's of a real estate transaction.

Here's What Some of Cliff & Gary's Clients Have To Say About Them....

"Thanks for making our search for our first home much easier!"

Cheryl & Carmel

"You were very good with coordinating all of the parties with the difficult issues to close"

Kyle & Mark F.

"We love our new City Park area home! You not only found us the right house, but saved us money too!"

Rick & Jeff

"You always responded to our needs, could be reached easily, always gave us your best, and we knew you were working for us all the time."

San & Kim Nguyen

"The service you provided was exceptional! It was obvious that you were always working for us."

Mark B. & J.R.

"You're the best! They showed so much patience toward us when we had none. He kept us abreast of everything! We will always be grateful to them."

Chester & Linda Hill



"THE TEAM THAT GETS YOU MOVING!"

CLIFF COX & GARY FOX

619-574-5111