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Zia Realty Group Newsletter

Dear Friends,

We have a lot to be thankful for here at Zia Realty Group, and we hope you can join us this Thursday at 4:30 p.m. for our one-year celebration.

When I opened Zia Realty Group in September of 2012 my goal was to be throughout New Mexico within seven years. After one year, it looks like we're well on our way.

We now has 25 agents, we're expanding into the Jemez, and now have 125 listings.

I especially want to thank all of my associate brokers for their hard work and dedication. I can't tell you how proud I am of everyone who works in this office.



We're announcing the winner of the \$1,000 Home Makeover Contest at our One-Year Anniversary Celebration

Many of you have signed up to be in a drawing for a \$1,000 gift certificate from The Finishing Touch.

We will announce the winner this Thursday, September 12, at our celebration that begins

This summer has been especially exciting, because we have been so busy with closings. There is a white board in our office where we keep track of upcoming financial transactions, and it seems like every time I erase something, we immediately put something else on the board. We've had several houses that were sold in under 30 days!

It's been an exciting and successful summer for our agents, our sellers, and the buyers who are now moving into their new homes.

We're ready to open our doors and welcome the whole community to enjoy this time with us.

Please join us this Thursday for our one-year celebration.

Sincerely
James Chrobocinski
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Are foreclosures the best deals?

By Cindy Hollabaugh

at 4:30 p.m.

The deadline for this contest has been extended until Thursday. That means that we will accept your contest up until the moment we draw a name.

We hope to see you there!

The entire community is invited to this event, which will take place in their Los Alamos office, located at 1460 Trinity Dr., Suite 1, Los Alamos, NM 87544.

Call (505) 662-8899 for more information.



Jazz Pianist Bert Dalton will Perform in our office this Thursday

Dalton has been living and performing in Santa Fe for 20 years. He has led a number of groups such as the Chicago Jazz Exchange, Yoboso, the Bert Dalton Trio, the Dalton Brothers

Most people looking for homes start looking online. One of the most popular searches involves foreclosures in the area they are hoping to find a home.



Prior to 2007, foreclosures in Los Alamos County were rare. According to Bankrate.com's July 2013 report, New Mexico has the 5th highest foreclosure rate in the country with 1 out of every 678 homes in the foreclosure process. That rate does reflect the current number of foreclosures in Los Alamos County. A buyer can access a foreclosure 2 different ways, contact local banks for their REO (Real Estate Owned) list, or contact a local Realtor® to see what foreclosures have been listed by a bank with a Realtor®. A Realtor® will help a buyer with both situations and help the buyer navigate through the purchase.

Most buyers begin their search for a home wanting a good deal, monetarily, and specific physical characteristics of a home. In my personal experience a buyer will ultimately choose the home they fall in love with, which may or may not be a foreclosed property.

The differences between a property owned by a financial institution versus and individual homeowner are the following:

- The price a financial institution will sell a home for is purely a business decision with no emotion involved;
- Usually the financial institution will sell the home in "as-is" conditions and not be very motivated to do repairs;
- Depending how long the property has been vacant there could be a lot of repairs needed.

Trio, and most recently the Brazil Project.

We're excited to have him play at our event!



A home designed to protect your physical and emotional well-being.

This private retreat with endless view of the Jemez and Sangre de Cristo Mountains was designed for owners who are looking for a healthy home completely free of chemicals.

Every detail of the home has been crafted for perfect health. The faucets have reverse osmosis filtering systems, the tiles were imported from Italy and are lead free, all the wood has been grown free of pesticides, there is a central vacuum system and a 10,000 gallon cistern for rain water catchment.

The closets throughout the house have enough

When purchasing a foreclosure a buyer needs to be aware of the costs that will be involved for repairs, if the institution is an out-of-town institution it could take longer than expected to close, and if there are any other charges, like unpaid real estate taxes that a buyer would need to pay.

If a buyer takes all of the costs into consideration and they really like the house, then it is a good deal. If it is not a good deal, the buyer should keep looking with a Realtor® until the price and the property are right. A local Realtor® will help you find the answers to your questions about foreclosures and the process to purchase any property that is for sale.

Cindy Hollabaugh can be reached on her cell phone at (505) 570 0136 or at the office at (505) 662-8899.

storage space to eliminate the need for a cluttered living space.

The kitchen has granite countertops and top of the line appliances, a kiva fireplace, two baths with a Jacuzzi tub and steam shower, an ornamental garden and organic vegetable garden and several screened porches wonderful for outdoor sleeping, cocktails and rainy days.

[View the listing here.](#)

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