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Zia Realty Group Newsletter

Dear Friends,

After a year of owning a business in Los Alamos, I am finally following my own advice!

As a Realtor, I always tell people that owning is better than renting, even though we have always rented our office space.

So when Zia Realty Group had the opportunity to buy the office in the Community Bank Building in downtown Los Alamos, we jumped on it.

We won't have to move very far. The new office is less than 250 steps from the space we are in now.

We hope to move into our new office in December. Stop by any time to say hello.

Sincerely,



Thank you to everyone who attended our One-Year Anniversary Celebration.

It was great to see so many people come out on such a rainy day.



We're getting ready to move...

James Chrobocinski



Deals Should Never Fall Through at the End.

Foresight and clear communication make it easier to get a mortgage.

We invited Ron Blessey, owner of Home Buyers Mortgage Co., to share some insider tips that will help ensure your transaction makes it through to closing.

Tip #1: Make sure that the buyer is prequalified for a mortgage before you start the home buying process.

Using open honest communication is the best way to secure that loan and to complete the home-buying transaction.

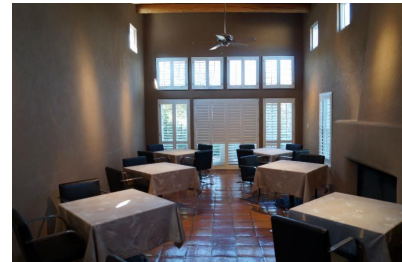
Everyone has a horror story to tell about a real estate deal that fell through at the eleventh hour. There are plenty of reasons that a deal can fall apart: The borrower could have changed their job, taken on additional credit and no longer qualified for the loan, there could be a dispute over the appraisal, or the roof may need to be repaired.

These things come up during real estate transactions all the time, but Ron firmly believes that real estate deals should never fall through at the end. And he ensures that they don't fall through by following this next tip.

Office Space for Lease

Our beautiful office location with Trinity Drive frontage provides the perfect atmosphere to meet with customers and gather as a team. The space includes a kitchenette, a bathroom, four private offices and a spacious work area. Existing large lighted sign boxes will grab attention to your business.

Rent suites one and two for \$3,210 per month. Call James at 505-695-3400.



Featured Property: Unique opportunity to own a Bed and Breakfast!

Fantastic B&B property with lush landscaping perched on a hill overlooking Rio Ojo Caliente Valley.

Complete with fully equipped restaurant facility, 4 guest units, 4000+ courtyard/patio, and dining room furniture and laundry cottage with linens and

Tip #2: Invest more time and patience at the beginning stages of the process.

"People say, 'Mortgages are so hard to get.' The trick is to make sure clients understand what to do from the beginning," Ron said. "There are so many loan programs out there. I serve as an advisor to the client and give options on what's available and what makes the most sense."

The first thing he does, when a new client is applying for a mortgage, is to give them a complete list of all the documents that they must supply. "What I ask for, I need," he said. "This cannot be negotiated. Lenders have specific requirements that must be met."

Knowing ahead of time what documents to get is especially important because there will be regulatory changes that go into effect starting January first, and more documentation will be required. Once the materials are ready, he will be able to find a loan that will meet the borrower's needs. As a mortgage broker, Ron has access to over 25 lenders across the country and he can fit the buyer into the box that they're best suited for.

Even if the loan approval process is perfect, problems can arise during the appraisal process. Ron has an intimate knowledge of the law. He is the director of the NM Association of Mortgage Professionals, and is a consultant for the New Mexico State Appraisal Review Board, and often interacts with members of the New Mexico legislature over appraisal issues. "If there is a problem we solve it together."

One of the most common problems that can arise is that the appraiser doesn't understand the local market, and gives an inaccurate appraisal. Ron offers a solution that many homeowners might overlook. That is his third tip.

Tip #3: Get a local appraiser.

bath accessories.

33 acre lot has acclaimed hand carved caves.

Previously very successful Restaurant and B&B. Could be great corporate or family compound.

This property was foreclosed and now the lender is selling it for \$1,345,000.

**Call Dave Horpedahl:
(505) 428-9968**



Recommended Vendors in Los Alamos

Getting ready to buy or sell a house takes a lot of work. Luckily, there are plenty of people in Los Alamos and White Rock that can help you do some of the heavy lifting.

Atomic City Cleaners

They do: Commercial

Appraisers need to be geographically competent. Neither the lender nor the client can request a specific appraiser to do their assignment. They can insist the Appraisal Management Company that arranges the appraisal verifies the vetting of the appraiser to confirm that person is competent to appraise in the local market. There are specific requirements that if not met, can render the appraisal null and void. Call Ron for more information.

Tip #4: Make sure the sellers are open and honest about any issues with their home.

At times Ron says he needs to play a watchdog role. "If something doesn't look right, I'm going to question it. People who are listing their properties need to make sure they are saleable."

During the appraisal process it is crucial that communication remains clear and open, and that the seller discloses any problems with the house such as electrical problems, a roof that needs to be replaced, or the existence of mold. As always, the information should be provided in the beginning.

Having accurate information is the best way to navigate this process. Ron put it this way, "We need to know what we can do, know what we can't do, and how to solve problems. It's not about getting it done at all costs, but getting the deal done correctly."

We here at Zia Realty couldn't agree more. Contact Ron Blessey at ron@homebuyersmtg.com.

Cleaning, Carpet and Upholstery
Cleaning, Move-out and Move-in Cleaning Services, Automobile Upholstery Cleaning, 24 hour Emergency Service, Nightly Lock Up Service, Ozone Air Purification Treatments, Tile Floor Maintenance, and Window Cleaning.

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