

Al Ring

Re/Max Listing Presentation Special pages for various presentations. Matthews Homes /A & K Builders Presentation

1989 to 1996

By Al Ring, 2007

In 1989 (after joining Re/Max Properties East), I put the Re/max Listing Presentation together and added to it as things progressed. There are also sections for Matthews Homes/A & K Builders here, as well as additional pages I might use depending on the situation. One of the items that helped the most was the Financial Options booklets I put together for each listing or new house we built. Many mortgage companies started using similar booklets after I started.

STEP UP
TO RE/MAX...

**TAKE
A STEP
ABOVE
THE
CROWD!**[®]



RE/MAX

STANDS FOR:

"real estate maximum"

All RE/MAX Sales Associates are dedicated to providing maximum real estate satisfaction for their clients. The RE/MAX system has developed a staff of unexcelled professionals - seasoned agents dedicated to careers in real estate. This means that each transaction is handled in a careful, business-like manner with the highest degree of integrity and honesty. The result is superior service to YOU, the RE/MAX real estate client.

The RE/MAX Story

"It was here, in the beautiful Rocky Mountains, that an exciting new concept in real estate sales come into being."

So began the first RE/MAX franchise sales presentation back in 1977.

By the end of the 1980s, the RE/MAX International real estate franchise network had expanded across North America, dominating market after market, becoming the number one residential real estate organization in Canada and the number two operation in the United States.

In an organization created by top producers for top producers, RE/MAX Sales Associates are among the best in the business. Compared to other full-time real estate agents, the average U.S. RE/MAX Associate has twice the number of years of real estate experience and makes three times as many annual transactions.

Growing by a new franchise office every day and several hundred Sales Associates each month, RE/MAX is the fastest growing real estate organization in North America. The "Above the Crowd!" network projects that it will become the dominant force in North American real estate in the early 1990s.

WHY WORK WITH RE/MAX?

**FASTEST GROWING REAL ESTATE COMPANY
IN THE WORLD**

**CLOSED OVER \$64 BILLION IN VOLUME AND
636,000 TRANSACTIONS IN 1990**

**NUMBER 1 IN ADVERTISING (Over \$135 million
spent in advertising in 1990)**

**HAVE OVER 1800 BROKERAGE OFFICES
WITH OVER 27,400 FULL TIME ASSOCIATES**

**HAVE ONE OF THE LARGEST REFERRAL
NETWORKS IN THE WORLD**

**THE FAMOUS RED, WHITE & BLUE YARD
SIGN**

**HAVE TRAINED SALESPERSONS THAT ARE
EXPERIENCED, PROFESSIONAL, DEDICATED
AND COMMITTED.**



The RE/MAX Story

The RE/MAX Story

Step up to the organization which is revolutionizing the real estate industry. Here is the story of how RE/MAX International expanded across the United States and Canada, its innovative combination of maximum commissions and professional services making it a real estate leader across North America.

**TAKE
A STEP
ABOVE
THE
CROWD!®**

RE / MAX in Louisville

.....

5 Offices --- 1990

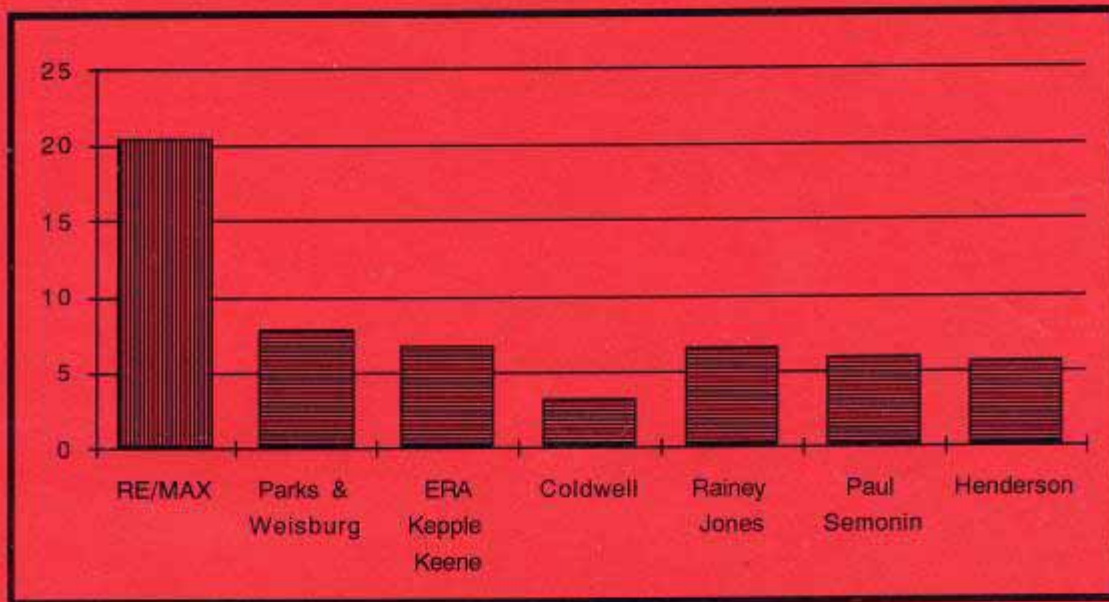
RE / MAX Professionals Hurstbourne	20
RE / MAX Professionals Brownsboro	11
RE / MAX Premier Middletown	08
RE / MAX Properties East	40
RE / MAX Real Estate Center	10
<u>TOTAL FULL TIME PROFESSIONALS</u>	89

EXAMPLE:

89 RE / MAX associates over-\$210 million in sales in
1990

752 Paul Semonin associates about-\$468 million in
sales in 1990

1990 ANNUAL REAL ESTATE TRANSACTIONS PER ASSOCIATE



Locally and Nationally RE/MAX Associates exceed the rest!

Information taken from Business First, LARGEST AREA RESIDENTIAL REAL ESTATE FIRMS, 1/21/91

RE / MAX Properties East

1503 Timberwood Circle, 40223

.....

48 Full Time Professional Associates

Over 480 Years Of Experience

Over 643 Homes Sold & Closed In 1990

Over \$55 Million In Closed Volume In 1990

Average Closed Price \$90 to \$100,000

VOLUME XXIX, NO.13 - MAY 22, 1991

EAST END
















































RE/MAX



properties east
1-800-444-1946

425-6000

10503 timberwood circle
Louisville, Kentucky 40223

 Terry Barrickman	 Linda Blue	 Vicki Browne	 Peter Cameron	 Suzanne Casconl	 Fel Fel Chao
 Patricia Counts	 Joyce Erskine	 Dennis Finck	 Carol Gatterdam	 Art Geissler	 Joe Hampton
 Karen Helm	 Walda Highfield	 Stan Humphrey	 Elizabeth Jacobs	 Jan Johnson	 Dick Johnson
 Jeff Jones	 Robin Johnson	 Reva Kern	 Bob Sellinger	 Sally Knight	 Kaye Lentz
 Bill Myers	 Linda Neal	 Rosemary Nobles	 Patti O'Brien	 Carol Pope - Hutt	 Betty Radford
 Cecilia Ridge	 Al Ring	 Bev Sherrard	 Harrell Tague	 Loia Tash	 Jane Hayes
 Cheryl Deweese	 Steve Underwood	 Phyllis Vittitow	 Pam Vogelsang	 Chris Wall	 Janice Waugh
 Judy Winger	<p>SORRY NO PHOTO AVAILABLE</p> Jo Wright	 Helen Yankey	 David Yunker		

46 GREAT REASONS TO CALL US FIRST!



RE/MAX Programs and Services

RE/MAX Programs and Services

Step up to RE/MAX services. At the same time that you are in business for yourself with RE/MAX, you are not by yourself. A wide variety of real estate services – including corporate relocation and referral programs, group advertising, and a unique international image – offer RE/MAX Affiliates invaluable professional support. The multiple benefits of RE/MAX affiliation are explored in the pages that follow.

**TAKE
A STEP
ABOVE
THE
CROWD!**

MY GOAL

To become your professional realtor, represent and counsel you in all your real estate needs, rather than helping you buy or sell one time only. In doing so, I will combine the efforts of the entire RE/MAX organization, myself, and you, the client, to obtain the best price in the least amount of time with minimum inconvenience to you.

Sincerely,
Al Ring

Al Ring

points of interest

REAL ESTATE EDUCATION:

(C.R.B.) Certified Residential Broker
(C.R.S.) Certified Residential Specialist
(G.R.I.) Graduate Realtor Institute
Broker Salesman & Realtor
Residential & VIP, and Management Specialist
Golden Pacer
Taken all Real Estate courses at Jefferson Community College
Presently taking (G.B.I.) course, Graduate Builders Institute

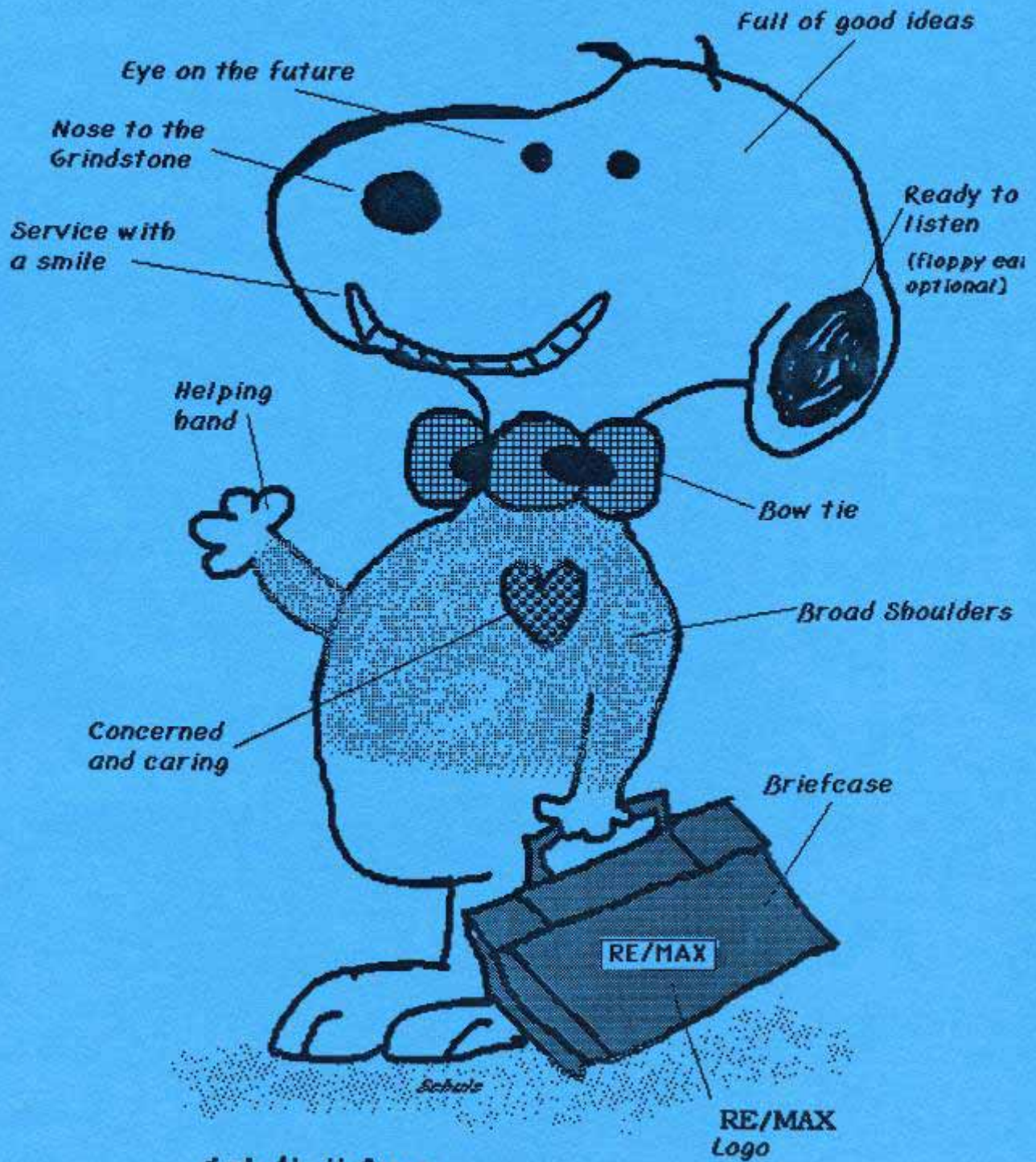
BUSINESS INTEREST & ACHIEVEMENTS:

Been a Real Estate Professional since 1977
Owned and operated a successful retail business in St. Matthews for
12 years
President, **A & K Builders Inc.**
Member of Louisville Home Builders Association
Business Man of the Year and 1974 Community Service Award
Certificate of Appreciation from Jefferson County Government

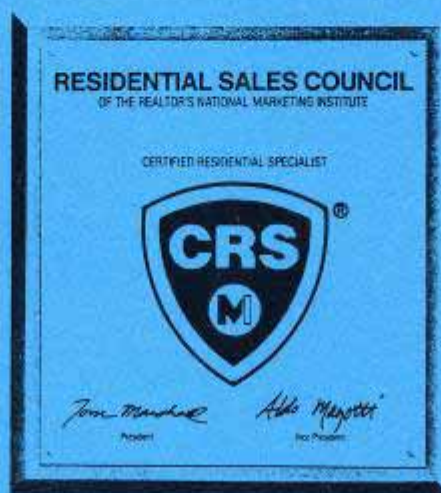
CAREER & COMMUNITY AFFILIATIONS:

Past member of Demolay
Kentucky Colonel
Knight of St. Matthews
Twenty year active member of St. Matthews Volunteer Fire
Department achieving the rank of major
Past President of Firefighters Inc.
Present Chairman of the Board of the St. Matthews Fire District

How to spot Al Ring, a good RE/MAX agent.



**In selecting an agent to market
your home, do you consider...
Experience & Education?**



CERTIFIED RESIDENTIAL SPECIALIST

*Look for this National designation
when selecting an agent.*

CRS[®] means

A history of success

Millions of dollars in sales

Nationally accredited courses

Do Business Only With the Best!



I AM A REALTOR[®]

★ ★ ★ I Pledge Myself ★ ★ ★

- To protect the individual right of real estate ownership
and to widen the opportunity to enjoy it;
- To be honorable and honest in all dealings;
- To seek better to represent my clients
by building my knowledge and competence;
- To act fairly towards all in the spirit of the Golden Rule;
- To serve well my community, and through it my country;
- To observe the REALTORS[®] Code of Ethics
and conform my conduct to its lofty ideals.

CODE OF ETHICS

NATIONAL ASSOCIATION OF REALTORS

ARTICLE 9

+++++

The Realtor shall avoid exaggeration, misrepresentation, or concealment of pertinent facts. He has an affirmative obligation to discover adverse factors that a reasonably competent and diligent investigation would disclose.

HOME BUILDERS ASSOCIATION
of
LOUISVILLE

that

has



successfully completed the
“Basics Of Building course”
 and has contributed to the advancement
 of knowledge and competence within
 the housing industry.

John W. Robinson
 Executive Vice President
Joseph A. Pwasteri
 Chairman, Programs & Education Committee

Glen E. Stuebel
 President

**Please, whatever you decide, hire
a REALTOR and be sure they are:**

FULL TIME

PROFESSIONAL

TRAINED

COMMITTED

MY JOB?

To sell your home.

HOW WILL I DO IT?

By using my proven marketing plan.

WHAT IS MARKETING?

Marketing is exposing the property to the greatest number of potential buyers to bring about a sale to satisfy the seller's needs.

THIS IS WHAT I DO TO EARN THE COMMISSION YOU ARE GOING TO PAY ME. I FEEL YOU SHOULD KNOW WHAT I AM GOING TO DO TO EARN THAT COMMISSION

Techniques for Marketing your Home

+++++

- Red, white & blue Yard Sign
- Multiple Listing Service
- Full cooperation with fellow agents
- Home Protection Plan (warranty)
- Personal Computerized "Financial Options" booklet
- To constantly look for the best possible methods of marketing your property
- Pre-qualify when possible all prospective buyers
- Follow-up on all showings when possible and report to you their response (REPORT WEEKLY TO YOU)
- Complete access Relocation Coordinator to widen our marketing area
- Personally maintain current knowledge of all aspects of Real Estate Marketing
- A personalized information sheet on your home
- Distribution of hand bills to other real estate professionals
- Personal invitation to neighbors in your area to provide them with the opportunity to choose their new neighbor
- Establish and maintain contact with other real estate professionals with listings in your area so they may help sell your home
- Personalized ads in the HOMES MAGAZINE publication
- Constant prospecting for an inventory of qualified buyers
- Personal presentation of your property to my company's fellow agents at our "Havers & Takers" session
- Sunday "Open House"
- Periodic personalized ads in Courier Journal
- Represent your interests in all contracts and help in negotiating the best possible price & terms for you
- Deliver your check at the closing

Please note that some or all, or a combination of the above marketing techniques will be used to obtain the most effective exposure of your property so that we may reach our goal.

**MORE LEADS FOR PROSPECTS
COME FROM OUR --
RED, WHITE & BLUE, YARD SIGN**



**THAN ANY OTHER
SOURCE!!!**

MULTIPLE LISTING SERVICE

LOUISVILLE BOARD OF REALTORS®
INCORPORATED



CONFIDENTIAL

RESTRICTED TO SPECIFIC USE OF MEMBERS ONLY
NOT FOR PUBLIC DISTRIBUTION.

MAY 9, 1989 VOLUME 18

FULL COOPERATION WITH FELLOW AGENTS

I pride myself with cooperating with fellow agents by:

Answering phone, and returning messages as quick as possible.

Setting appointments quickly, and giving all the necessary information I can.

Making it easy to show my listings.

Returning keys as promised.

Keeping my word.

Going out of my way to help.

Providing financial options, and printouts for their customers.

Pricing properly and having back up information available if necessary.

A general reputation of honesty and integrity, and one they would want to work with.

SHOULD I OFFER A... HOME WARRANTY PLAN

- * Makes your home more attractive to more buyers**
- * Liability Protection:**
A buyer is less likely to start litigation after the closing
- * Quicker Sale:**
Attracts more buyers by giving them peace of mind when purchasing your home
- * Better Price:**
A warranted home is likely to encourage buyers to make a better offer to purchase
- * Higher Percentage of warranted homes sell than as is homes**
- * Free coverage during listing period -Plumbing System, Electrical System, Central Heating Repair**
- * No cost to seller unless sells, PAID FOR AT CLOSING**

Figures indicate that over a three year period that 45% of the homes offered with our Home Warranty SOLD. Compared with only 24% on the average sold.

WARRANTY PROGRAM

AMERICAN HOME SHIELD

Advantage Protection Home Warranty Plan

COSTS:

\$360.00 for single family under 4000 sq. ft. Paid at closing, only if closes.

\$95.00 maximum service fee (per trade call)

COVERAGE:

Plumbing, heating, electrical systems, water heater, dishwasher, range, oven, microwave, trash compactor, disposal, garage door opener, ceiling fan, food center, central vacuum system, water softener, ductwork, refrigerator and central air.

(some restrictions on sellers coverage)

TIME PERIOD:

For buyer, warranty period is **1 year** from date of closing.

For seller, warranty is provided during listing period.

TO MAKE CLAIM:

Should a problem occur, call toll-free to American Home Shield 24 hours a day, 365 days a year. They will take the information and selected contractor will contact you.

1-800-776-4663

INSPECTION PROGRAM

AMERICAN HOME SHIELD

Call -- 499-7722

1 hour mini inspection	\$75.00
\$70,000 to \$80,000	\$150.00
\$80,001 to \$90,000	\$175.00
\$90,001 to \$150,000	\$200.00
\$150,001 to \$200,000	\$225.00
\$200,001 to \$250,000	\$250.00
\$250,001 to \$300,000	\$300.00
\$300,000 to \$350,000	\$350.00
\$350,001 to ---	quote

Radon inspection -- 1 canister \$115.00 2 canister \$165.00

Termite -- \$40.00

Inspections to be done in 48 hours

FINANCIAL OPTIONS

This Information Was Compiled By:

Al Ring

RE/MAX Properties East
10503 Timberwood Circle, Suite 100
Louisville, Ky 40223

425-6000

896-4271

551-1254

1-800-444-1946

Please understand that the following are examples. Some figures are averages that various closing attorneys and lenders use, so there may be some variance between lenders and attorneys on their charges. It is felt that these figures will be very close and will give the potential buyer a good idea of charges involved and types of financing available in the purchase of a home. It is suggested that upon making the decision to purchase the home we get the most accurate financing information available at that time to use in any contract -- these figures are subject to change without notice, if you don't understand seek competent help.

To constantly look for the best possible methods of marketing your property!

I will use everything I feel will work on my marketing plan but also, I will be studying and looking for new, different and creative ideas to help market your home.



However I will never forget the basics.

A NOTE FROM **AL**

You deserve, and are paying for service. Along with this service comes the right to know what is going on.---

I WILL REPORT TO YOU ON A WEEKLY BASIS.---

During the week I will keep track of showings, or the lack of, follow-up on showings, calls, and what marketing I have done. Each week I will review this with you and inform you what is happening so we can plan together what to do in the future.

RELOCATION

INTERNATIONAL REFERRAL SYSTEM

+++++

RE/MAX is an international system, with offices and agents of high calibre in all parts of the United States and Canada.

I can connect you with professional and personalized service. If the other city does not yet have a RE/MAX office, we have carefully screened sales agents who we know will meet our professional standards and can provide the service you deserve.

Let our system provide you with the information you need about schools, churches, medical facilities, neighborhood activities, clubs, climate, taxes and many other factors you need to know.

Coming or going RE/MAX INTERNATIONAL RELOCATION SERVICES is there to serve our clients, and is one of the largest networks in the world.

Personally maintain current knowledge of all aspects of Real Estate Marketing

Even with all the *designations, awards, and schools* I have attended, I still try and attend and am attending functions all the time to better my knowledge in real estate marketing, financing, and the profession.

A FEW EXAMPLES:

- Monthly office meetings
- Our Companies Round Table discussions
- Board coffees
- Graduate of Builders Institute
- Financial classes
- Seminars put on by the Kentucky Association of Realtors
- Local Board training and seminars
- Speakers from the industry when they come in town
- Conventions

819 FOXGATE ROAD

SPECIAL FEATURES

Keystone Builders, Build Home	2300 + Square Feet
Ceramic Tile Entry Foyer	Better Than New Condition
4 Bedrooms	Luxurious Master Suite
Master Suite With Raised Ceiling	Marble Whirpool
Totally Equipped Kitchen, with--	Large East In Area
Gas Heat with Central Air	50 Gal. Water Heater
Beautiful Deck	Custom Paneled Family Rm.
Cobblestone Fireplace	Set For Cable TV
Great Neighbors	Quiet Neighborhood

Close To Schools, Shopping, Churches, & More

This outstanding property is offered

for sale at \$163,500.00

**RE/MAX Properties East
10503 Timberwood Circle
Louisville, Ky 40223
425-6000**

**AL RING
C.R.B., C.R.S., G.R.I.
896-4271
551-1254**

Although the information of the MLS, Computer Print-Out, Information sheet, or whatever is believed to be accurate, said information is not guaranteed to be correct and is not to be relied upon by the buyers herein, and neither the sellers nor sellers agents make any representations or warranties, expressed or implied, as to the accuracy of the information.

NEW HOMES FOR SALE
Please consider these for showing!!!

Christmas Special

905 Brierly Hill Court In Douglass Hills Estates. 1900 Square foot ranch 3 bedroom 2 bath, 2 car garage, full basement, vaulted family room, reduced from \$159,900 to
\$149,900.00

Fantastic Floor Plan

12503 Kirkham Road in Douglass Hills Estates. 2500 Square Foot Two Story with extra large family room, walk out lower level, Hickory, open kitchen, Master suite with sitting room & more
\$174,900.00

THE DEAL

Taxes paid on \$240,000.00+
Must Sell & Take Loss
\$218,000.00

1004 Lake Forest Parkway, in Lake Forest
3256 square foot two story
all ammenities - NEW

Owl Creek

10815 Golden Maple Place
Almost the only WALK OUT RANCH available, 3136 square foot, 4 bedroom 3 bath, 2 family room with all the extras you would expect
\$214,900.00

1485 Sable Wing Circle
Under construction 3200+ square foot two story, open foyer, walk out lower level, all bedrooms walk in closets
At this point all choices can be made
\$234,900.00

AL RING

RE/MAX Properties East

425-6000

896-4271

551-1254

**I HAVE JUST LISTED FOR SALE
THE HOME AT**

2403 Phoenix Hill Drive

This is your chance to choose your new neighbor. If you know someone who might be interested in this home, or if you have considered selling, PLEASE GIVE ME A CALL.

This card good for a FREE MARKET EVALUATION of your home, or a FREE QUALIFYING SESSION. CALL-

Al Ring

RE/MAX Properties East

425-6000

896-4271

This offer is not intended to solicit listings of other Real Estate Brokers.

**YOU WILL BE SEEING NEW FACES
IN YOUR NEIGHBORHOOD**

Because I Just Helped Sell The Home At

2403 Phoenix Hill Drive

If you have been considering the sale of your home or purchasing a new home, PLEASE GIVE ME A CALL.

This card good for a FREE MARKET EVALUATION of your home, or a FREE QUALIFYING SESSION. CALL-

Al Ring

RE/MAX Properties East

425-6000

896-4271

This offer is not intended to solicit listings of other Real Estate Brokers.

**DEAR AGENT,
I have just listed**

2403 Phoenix Hill Drive

in **WINDING FALLS ESTATES**
Only \$199,900.00

4 Bedroom -- 2.5 Bath -- Huge Family Room
Garage -- Master Suite -- 2480 Sq. Ft.

If you have Buyers, Please Call-

Al Ring

RE/MAX Properties East

425-6000

896-4271

This offer is not intended to solicit listings of other Real Estate Brokers.

**DEAR AGENT,
I have a NEW home on the market**

2403 Phoenix Hill Drive

in **WINDING FALLS ESTATES**
Only \$199,900.00

4 Bedroom -- 2.5 Bath -- Huge Family Room
Garage -- Master Suite -- 2480 Sq. Ft.

If you have Buyers, Please Call-

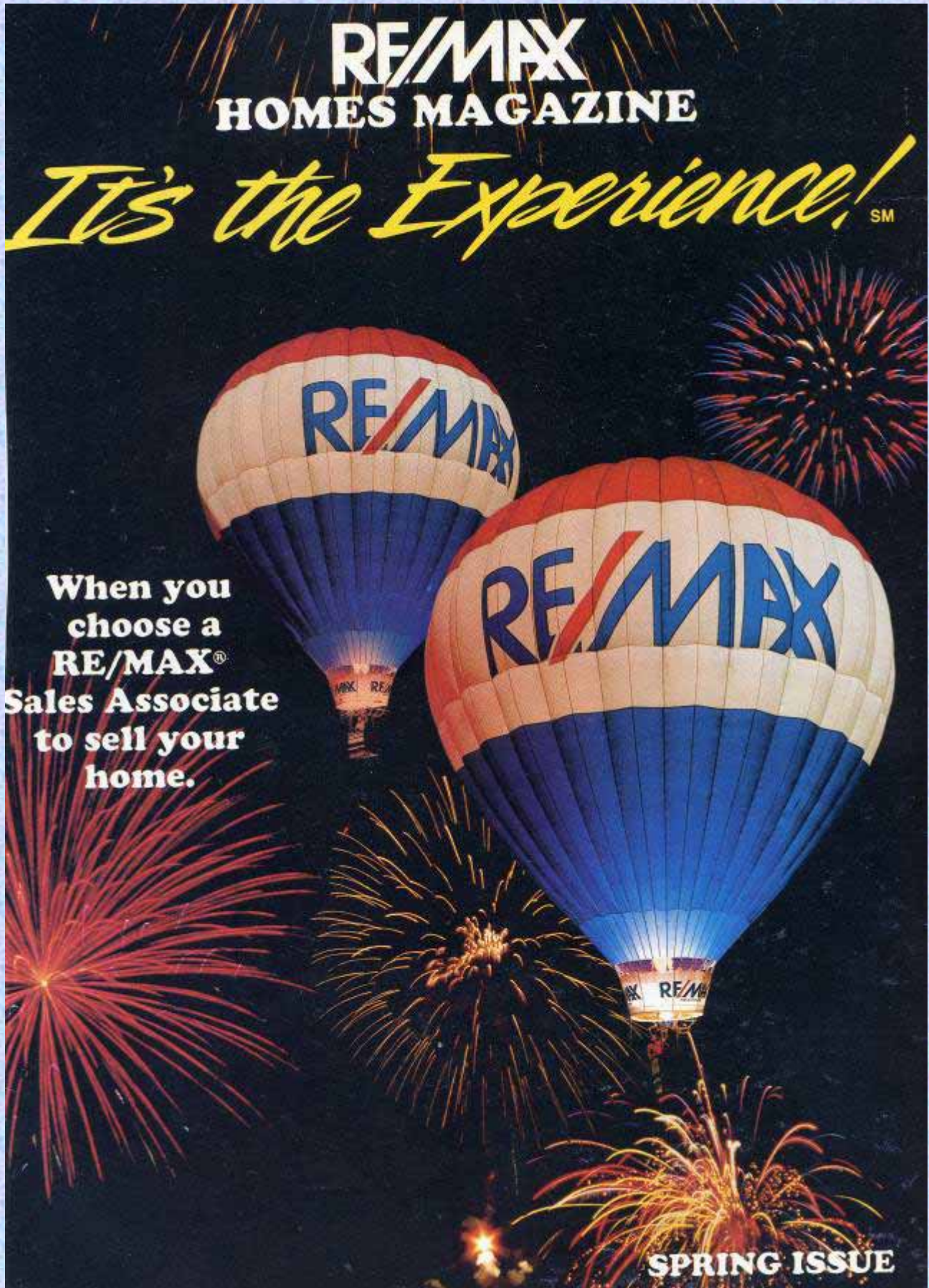
Al Ring

RE/MAX Properties East

425-6000

896-4271

This offer is not intended to solicit listings of other Real Estate Brokers.

The image is a cover for RE/MAX Homes Magazine. It features a dark night sky filled with colorful fireworks in shades of red, orange, and yellow. Two large hot air balloons are the central focus; they have a white upper section with the RE/MAX logo in blue and red, and a blue lower section. The text 'RE/MAX HOMES MAGAZINE' is printed in a bold, white, sans-serif font at the top. Below it, the slogan 'It's the Experience!' is written in a large, yellow, cursive script. In the bottom right corner, the words 'SPRING ISSUE' are printed in a white, bold, sans-serif font. On the left side, there is a block of white text: 'When you choose a RE/MAX® Sales Associate to sell your home.'

RE/MAX
HOMES MAGAZINE

It's the Experience! SM

**When you
choose a
RE/MAX®
Sales Associate
to sell your
home.**

SPRING ISSUE

The Original

HOMES **free**

LOUISVILLE AND SURROUNDING COUNTIES REAL ESTATE LISTING MAGAZINE

VOLUME XXVII, NO. 26

PUBLISHED EVERY 2 WEEKS

NOVEMBER 22, 1989



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PHOTOGRAPHS, DESCRIPTIONS AND PRICES OF HOMES FOR SALE BY REALTORS®
IN JEFFERSON COUNTY, BULLITT COUNTY, OLDHAM COUNTY AND SHELBY COUNTY



REVERSE PROSPECT MATCH

ENTER LIST NUMBER OF <RETURN>

PROPERTY TYPE? 1

AR: 3

BR: 4

LP: 150000

ENTER ADDITIONAL LISTING INFORMATION (HIT RETURN WHEN DONE)

?BMT=Y

?GAR=Y

?

...SEARCHING PROSPECTS...

THE FOLLOWING PROSPECTS MATCH THIS PROPERTY:

PROSPECT 16 IN OFFICE 743- PLEASE CONTACT AGENT 298
PROSPECT 28 IN OFFICE 363- PLEASE CONTACT AGENT 300
PROSPECT 3 IN OFFICE 100- PLEASE CONTACT AGENT 697
PROSPECT 99 IN OFFICE 800- PLEASE CONTACT AGENT 200

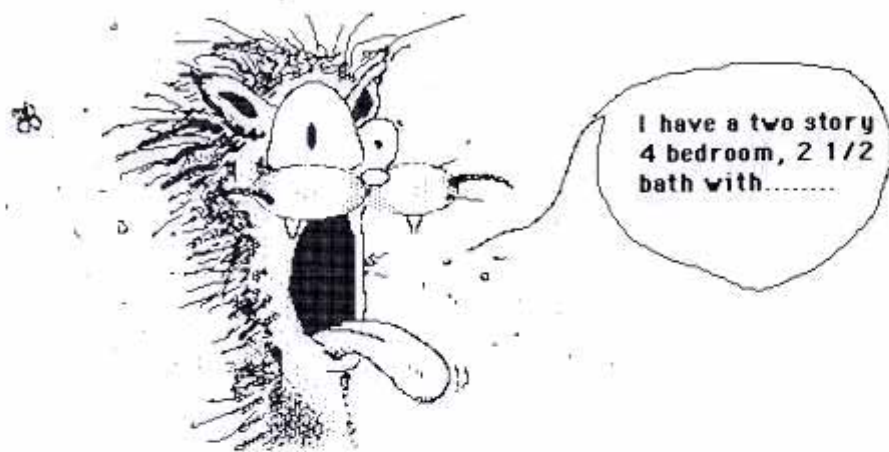
GRAND TOTAL OF 4 BUYERS ARE POTENTIALLY INTERESTED IN YOUR PROPERTY!

REVERSE PROSPECT MATCH COMPLETE

RE/MAX

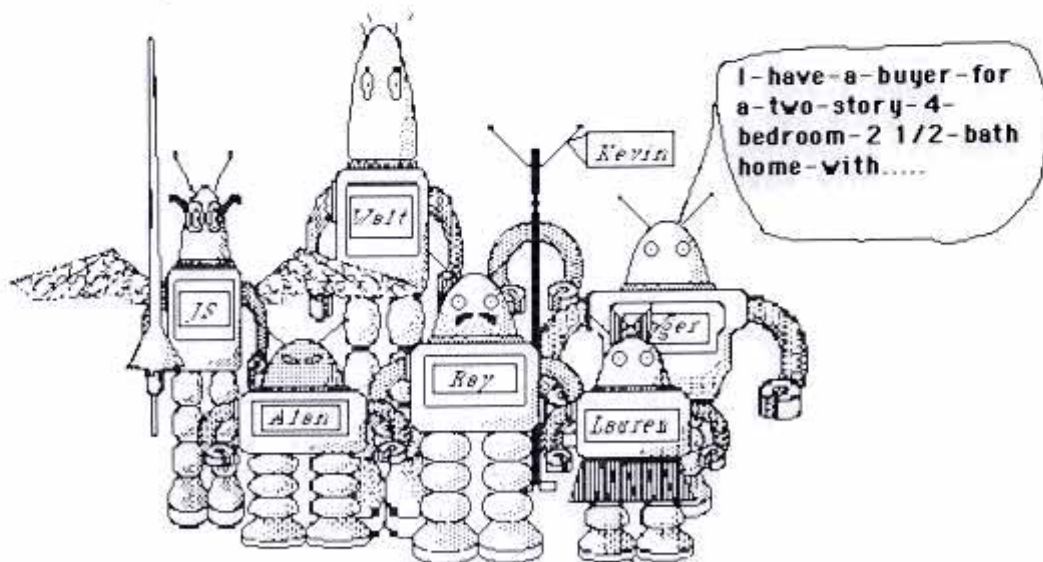
"HAVERS & TAKERS"

(marketing session)

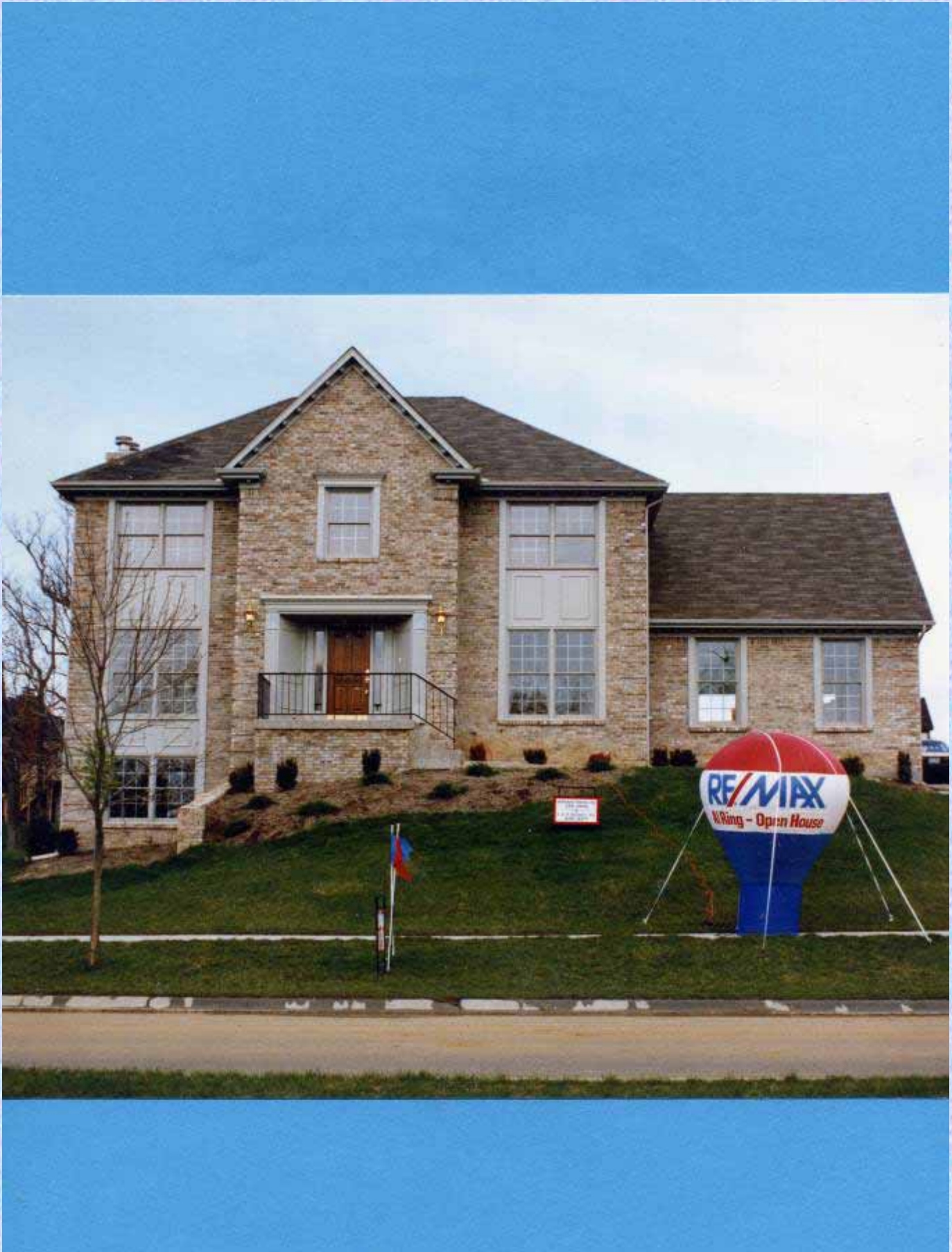


I have a two story
4 bedroom, 2 1/2
bath with.....

One associate tells what they have listed, the other associates try and match that property to their buyers.



I-have-a-buyer-for
a-two-story-4-
bedroom-2 1/2-bath
home-with.....





*Above
the
Crowd!*

RE/MAX®

properties east
425-6000
1-800-444-1946



AL RING
G.R.I., C.R.S., C.R.B.

Matthews Homes Inc. & A & K Builders Inc.

Combined to bring you:

- * Over 60 years of experience
- * Service of a registered builder and Realtor
- * Professional decorating
- * Building on your lot or ours
- * We provide plans or help you design your own
- * Ten year warranty

We make dreams come true

Presently building in:

**Douglass Hills Estates
Glenmary
The Landings**

**Lake Forest
Owl Creek
Foxgate**



LAKE FOREST, 1004 Lake Forest Parkway, 3256 sq. ft. All the Lake Forest amenities you would expect with 4 large bedrooms, fantastic "Master Retreat" sun room between vaulted family room and breakfast room.

Al Ring 896-4271
RE/MAX Properties East 425-6000



DOUGLASS HILLS ESTATES, 12503 Kirkham, 2500 sq. ft. walk-out 2 story with roughed in bath and fireplace in lower level. Large family rm. open to breakfast rm. & kitchen. Special "Master Retreat" and extra large lot. \$174,900.00.

Al Ring 896-4271
RE/MAX Properties East 425-6000



OWL CREEK, 1485 Sable Wing Circle, 3180 sq. ft. walk-out lower level, spacious family rm., breakfast rm. & kitchen, open foyer w/balcony & "Master Retreat" whirlpool tub, his & hers vanities, large BRs w/walk in closets & more. Ready in 30 days. \$234,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



GLENMARY, 10406 Black Iron Road, 2500 sq. ft. two story right on the golf course, 4 large bedrooms with special "Master Retreat" with whirlpool tub, sitting room with large open family room, basement and 2 car garage. \$179,900.

Al Ring 896-4271
RE/MAX Properties East 425-6000



ST. MATTHEWS, 202 Browns Lane unit 2 Townhouse, with 2 bedrooms, 2 1/2 baths, master w/whirlpool tub, fireplace, walk in closets. Large living area with fireplace, dining area and patio. Bay window in kitchen w/oak cabinets. \$83,900.00.

Al Ring 896-4271
RE/MAX Properties East 425-6000

LANDINGS, Lot 23 Shallow Lake Rd. We are getting ready to start a 3600 sq. ft. 2 story on a treed 110x240 ft. lot that backs up to water w/beautiful view. **GLENMARY, Lot 165** is near the golf course, on a private court & is all set for your new home at your price!

Al Ring 896-4271
RE/MAX Properties East 425-6000

**Represent your interests in all contracts
and help in negotiating the best possible
price & terms for you**



REMEMBER MY GOAL

Become your professional Realtor

Represent and counsel you

TO OBTAIN

The best price

In the least amount of time

With minimum inconvenience to you

**THERE ARE MAJOR FACTORS THAT
WILL INFLUENCE YOUR LISTING
PRICE...**

- 1. TIMING**
- 2. COMPETITION**
- 3. CONDITION**
- 4. TERMS**

**OUR EXPERIENCE SHOWS THAT
THERE ARE BASICALLY TWO
FACTORS THAT WILL CAUSE YOUR
PROPERTY TO SELL....**

- 1. EXPOSURE**
- 2. PRICE**

I don't consider my job done
until you have received your
money.....





CMA

1. The Truth About TV & Selling Real Estate
2. Power House The Truth
3. Real Estate Advertising Myths & Facts
4. Things To Consider In Over Priced Listings
5. Remodeling Doesn't Always Pay
6. Ten Drawbacks To Postponing Listing Property
7. FSBO 1 -- 4000
8. FSBO Pay 3.5 You Don't Save 7
9. FSBO Marketing Plan
10. FSBO Spell Relief
11. FSBO Two People Can't Save

THE TRUTH ABOUT TV AND SELLING REAL ESTATE

RE/MAX professionals spend over \$90 million in various forms of advertising designed to build our image, get our phone to ring, and create referrals and sell houses. It must be working, we are the fastest growing Real Estate firm in the industry, and are projected to be number 1 in North America in the early 1990s.

DO LOCAL TV SHOWS SELL REAL ESTATE?

Paul Semmon Company is on once a week on Sunday from noon to 12:30 p.m. on WAVE TV. The ARBITRON surveys show that there are 581000 households in this area available to watch this show.

1. Highest rating age group 12 TO 24
2. Age group of 25 to 49 1% watch, of that WOMEN don't show up in the ratings at all
3. The show is 30 minutes, a maximum of 40 spots. They average 35 spots and they run for 30 to 35 seconds
4. As an example using MLS area 8 they have about the same market share they had in 1986. WHERE'S THE GROWTH??

Other Real Estate Companies have joined the TV sales market as a defense measure, and are finding the results, it is great for Listing Presentations and recruiting, but---

The bottom line, TV doesn't sell houses, Realtors, do -- with a marketing plan and hard work.

Why have TV eliminate your home without the buyer ever seeing it?

All this and we haven't even discussed security, do we have to?

MEMOS



Home of the hits

Move over, "Roseanne" and "L.A. Law." Here comes "The Sunday Showcase of Homes." The Paul Semmon Co.'s half-hour video home show -- which airs on WAVE-3 every Sunday -- is the most popular real estate program in the country, according to the A. C. Nielsen Co. ratings for July.

"The Sunday Showcase" had a 4 percent rating, tops among the 75 real-estate shows that air in the nation's 100 biggest television markets.

The rating means that nearly 25,000 Louisville-area households -- about 4 percent of the total -- watch the show, says Steve Langford, general sales manager for WAVE-3. The number may seem paltry, but Langford says that for a real-estate program, "That is a phenomenal number."

Langford credits "Star Trek," "Sunday Showcase's" lead-in show, and a strong time slot for the program's success.

But lest anyone confuse the "Sunday Showcase" for a potential prime-time hit, Lynn Curtis of Bristol Valley Communications Inc., which conducted the ratings study, offers this observation: "It's not 'Bill Cosby.'"

-- Kyung M. Song

POWER HOUSE THE TRUTH

You the **SELLER** agree up front to give up to 2% of the new loan amount to help pay closing costs for the buyer.

Example:	
Sale Price	\$125,000.00
20% down	\$ 20,000.00
New Loan	<u>\$100,000.00</u>
2% of Loan / SELLER pays	\$ 2,000.00

THE CLAIM:

Power House listings average days on Market until sold--21 Days. All other listings in the Louisville area 74 days.

QUESTIONS:

Why would a SELLER want to negotiate away 2% off the top before they have been ask to?

Is the program EXCLUSIVE as claimed, or can any seller offer to pay 1%, 2%, or any % off the top.

How come in survey after survey only around 6% of their total listings use POWER HOUSE? (South End had 0)

WHAT DOES THIS MEAN?

It means the chance of your home selling as a direct result of an ad is about 3 in 100.

Our ads are designed to attract buyers. If a call comes in on a home advertised for \$65,900 we tell them about all of our homes in the "SIXTIES", not just the one advertised. So if you see a home advertised in your homes price range, remember that the ad is drawing CALLS to our office and that our salespeople are selling YOUR HOME at the same time.

Many times we choose to run PHOTO ADS of your property. These appear in magazines that are distributed FREE throughout the area. This type of advertising has proven to be very effective, and has proven to be a unique way to present your home to the public.

The end result is to sell your property quickly and at a fair price! Thank-you, for allowing us the opportunity to service you.

For Additional Information

REAL ESTATE ADVERTISING

MYTHS AND FACTS

Many people believe that the way to sell a home is to place an ad in the paper and wait for a person to call and buy the home. ... NOT SO!!!! If that were true, real estate professionals would be out of work.

The basic law of real estate is this...

ADS DON'T SELL HOMES... PEOPLE DO!!!

We are trying to educate home sellers and the public about the tremendous changes in REAL ESTATE MARKETING. A recent study uncovered some interesting statistics about WHERE BUYERS COME FROM.

- 40% Purchased because they recognized a firm name or salesperson and were serviced by them.
- 20% Purchased because they saw a sign in the lawn and approved the the homes exterior and location.
- 18% Responded to an ad but eventually purchased a different home.
- 8% Went through an Open House but eventually purchased a different home.
- 7% Were referred through a relocation service.
- 3% Bought the home they saw advertised.
- 1% Bought the home they saw at an Open House.
- 3% Bought for a combination of the above reasons.

ABOUT PRICE....

The way to insure a quick sale is to price your home COMPETITIVELY. Buyers purchase homes by comparison and will usually make an offer on a fairly priced home before making a LOW OFFER on an over priced listing. Price and possible terms are important Buyer motivators.

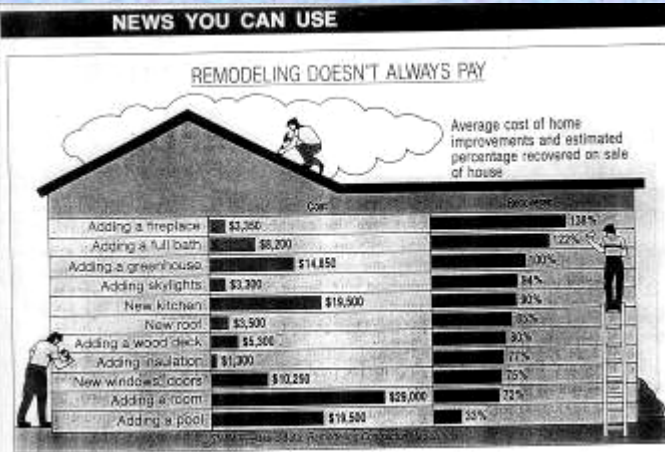
908-131

Things to consider in over priced listings!!!

1. Sellers lose positive first impact.
2. Sellers lose prime selling time.
3. Sellers lose confidence in their agent.
4. Buyers become confused about values.
5. Buyers concentrate more on objections.
6. Sales associates lose enthusiasm.
7. Sellers have placed themselves in poor positions to obtain maximum dollars.
8. The property becomes shopworn.
9. Sellers lose valuable time.
10. Families are separated needlessly.
11. Buyers become suspicious.
12. Real Estate Company can lose reputation.
13. Much harder to negotiate from overpriced position.
14. Company and agent waste advertising dollars & effort.
15. Sellers lose opportunities to buy another home.

Things to consider in over priced listings!!!

1. Sellers lose the positive impact of their new listing on the market and can lose prime selling time.
2. Sellers lose confidence in their agent, blaming him, when their house is not sold. They complain about poor salesmanship, too little advertising, lack of concern, not keeping them informed, not enough showings, etc.
3. Buyers concentrate on objections and minimize good points in the home.
4. Buyers become confused about values and generally buy another home where they are more confident about the fair market value of it.
5. Sales associates lose enthusiasm about showing properties that buyers reject due to price. They prefer showing properties where their chances of selling are reasonable.
6. Sellers place themselves in a poor position to obtain maximum dollars since property can become shopworn and even though the price is subsequently reduced, the public is "turned off".
7. Sellers lose valuable time. Time is wasted in preparing for a showing, when there is a slim chance of a sale. Families are separated needlessly when sellers hold out for a price that is unobtainable and one spouse is already transferred to a new location.
8. Buyers become suspicious, thinking that there is something wrong with either the home or the neighborhood, when a home has been on the market for a long time. (And buyers always ask how long the house has been on the market.)
9. The real estate agency loses its reputation in the area when a property is not sold. The neighbors blame the agency and will not list their homes with it. They will look for someone else to do the job.
10. Negotiations between the buyers and sellers usually break down when a home is overpriced, because a seller does not know a good offer when he sees it.
11. The real estate agency and agent waste advertising dollars.
12. Sellers lose opportunities to buy another home if they must sell their present home first, or additional costs are incurred in carrying two homes.



Improving your home:

What pays

MANUFACTURERS HANOVER TRUST OF NEW YORK CITY, developed this chart below to give some idea how much of your expenditure you might recover if you sold your home within five years of making the improvement.

Improvement	Cost Range	Typical Cost	Percentage Recovered
Additional room	\$22,000-\$30,000	\$27,000	55%-60%
Swimming pool	\$13,000-\$28,000	\$17,000	25%-30%
All-new kitchen	\$ 6,700-\$22,000	\$15,000	50%-80%
Solar greenhouse	\$ 4,400-\$10,000	\$ 9,200	90%-100%
Second bathroom	\$ 4,400-\$10,000	\$ 6,000	100%-130%
Deck	\$ 2,500-\$ 6,000	\$ 4,000	55%-60%
Fireplace	\$ 2,400-\$ 3,700	\$ 3,000	125%-130%

Note: Costs vary with many factors, including choice of materials, skill of workers and location. Kitchen cabinets, for example, can range in price from a few hundred dollars to several thousand.

TEN DRAWBACKS TO POSTPONING LISTING PROPERTY

1. If you wait, interest rates may go up.
2. Your new home may cost more later.
3. You lose advantage of larger tax and interest deduction by waiting.
4. You lose greater appreciation factor. If both appreciate at same rate, the most expensive home will appreciate more.
5. The market is good now, but we cannot predict its activity if you wait.
6. The funds are available now, but future is unknown.
7. Tax Laws may change.
8. You lose your opportunity to "speculate". (The closer you arrive to you moving date, the less money you can "play" with.)
9. The sooner you sell, the sooner your money will be working for you.
10. Because of the market conditions there are few homes for sale, therefore, you home will not get lost in the "shuffle".

The Odds

= 1 SALESPERSON

Louisville Board
of
Realtors
5000+ Members

WHO WOULD YOU BET ON!

IF You agree to pay 3.5%

THEN You aren't saving 7%

Who really saves the commission?

The buyer thinks they are saving

The Seller thinks they are saving

TWO PEOPLE CAN'T SAVE THE SAME COMMISSION

FOR SALE BY OWNER MARKETING PLAN

Compare this to my marketing plan!!

Which one would appear to be most effective?

I DON'T SELL HOUSES.....
BECAUSE YOU CAN DO THAT YOURSELF

I sell current KNOWLEDGE about financing.
Qualifying the customer so they know what they can afford, because there are so many options.

I sell SERVICE by handling any call and all challenges that may arise, before, during and after your home is sold.

I sell HONESTY by telling you truthfully what you can expect from today's market so you can make realistic plans for your future.

I sell SECURITY by showing your home to ready, willing and able prospects instead of allowing you to open your door to a complete stranger.

I sell CREATIVITY by preparing a marketing plan that no one else can beat!

I sell TEAM SALES EFFORT through RE/MAX Properties East, that NO other company has been able to match.

I sell KNOWLEDGE, EMPATHY, FLEXIBILITY, EXPERIENCE, HONESTY, CREATIVITY, TEAM EFFORT, SECURITY, FULL TIME SERVICE, CONFIDENCE, and provide the relaxed feeling you deserve.

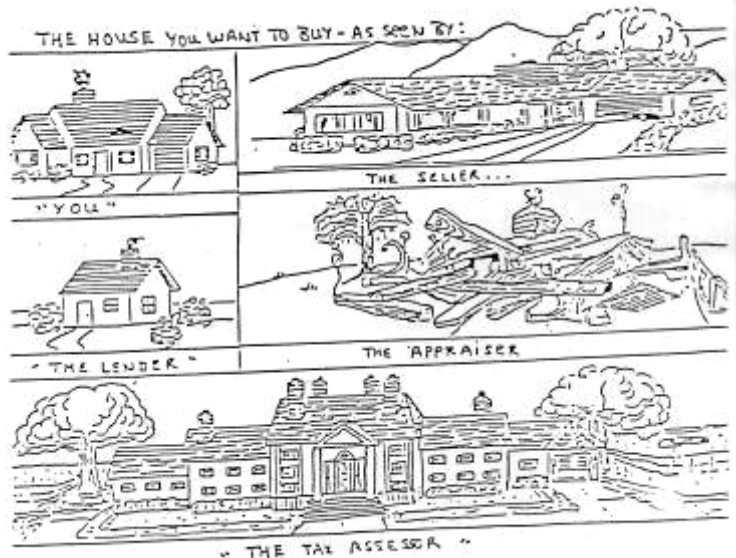
I take care of EVERYTHING.

I make ALL the monetary investments... You owe me NOTHING unless your home is SOLD.

I sell INTEGRITY IN REAL ESTATE....Isn't that what you're really looking for?



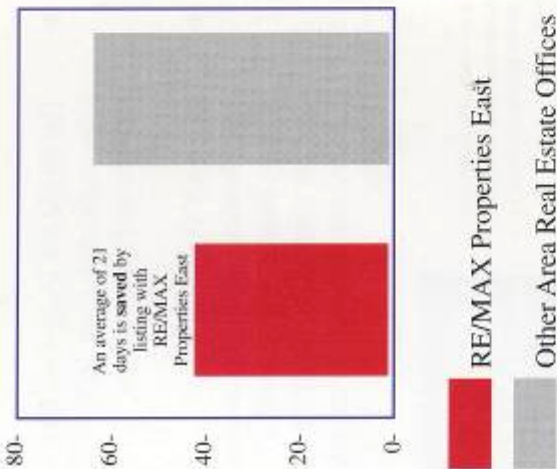
RE/MAX[®] BULLETIN



OUR EXPERIENCE IS SHOWING

The RE/MAX Properties East Sales Associates are *out in front* when compared to their competition.

Average Number of Days on the Market



RE/MAX Properties East is clearly an established leader in the real estate industry. Put that demonstrated expertise to work for you today!

Al Ring
RE/MAX Properties East
 425-6000
 Voice Mail #129
 Web Page
<http://www.remaxeast.com>

Al has been selling real estate and building houses since 1977. In 1989 he formed A & K Builders, Inc. with his wife Karen, and until the end of 1996, he built with Ben Matthews under the name Matthews Homes / A & K Builders.

Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing experience. His designations include Graduate Builders Institute, Certified Residential Specialist, Certified Residential Broker and Graduate Realtors Institute. Al associated with RE/MAX Properties East in 1989.

Al is a Kentucky Colonel and a Knight of St. Matthews. He has also served on many committees in the real estate industry and is a former Major and Chairman of the St. Matthews Protection District.

RE/MAX Properties East
 10503 Timberwood Circle, Suite 100
 Louisville, Kentucky 40223

◆ ◆ ◆
 Office: (502) 425-6000
 Toll Free: (800) 444-1946
 Fax: (502) 423-1666



Each office independently owned and operated.



RE/MAX[®]

PROPERTIES EAST

WORKING FOR YOU

RE/MAX Properties East Sales Associates offer you a complete line of quality services to help meet all of your real estate needs.

- ◆ Residential/Condominium Home Sales or Purchases
- ◆ First Time Home Buyers
- ◆ Buyer/Seller Representation
- ◆ Certified Relocation Professionals
- ◆ New Construction and Lot Sales
- ◆ Commercial and Industrial Properties
- ◆ Farms/Estates
- ◆ On-site Mortgage Counseling and Processing Available



"I shall always be grateful for the professional manner you showed us in both the sale and purchase of homes for us. Anytime I hear of someone buying or selling property I immediately tell them of the service you provided me. No one could have done more."

C. Thomas

ABOVE THE CROWD

RE/MAX Properties East Sales Associates outsell other full-time agents because they make a substantial personal investment in each of the homes they list.

And they don't merely list homes, they market homes. That means investing time, ingenuity, and advertising dollars to ensure the speedy and successful sale of your home.

THE RIGHT CHOICE

The Sales Associates at RE/MAX Properties East provide their clients with a wealth of experience and the support of a highly trained staff utilizing state of the art technology.

- ◆ RE/MAX Properties East offers a sales team of full-time professionals with an average of more than 12 years of experience - that is over twice the industry average.
- ◆ The RE/MAX Properties East sales team holds over 160 professional designations.
- ◆ RE/MAX Properties East Sales Associates close an average of more than 17 transactions a year per agent. The rest of the industry averages only seven sales annually.



Harrell Tague, Broker/Owner, and Annett Kaeljman, Broker/Manager, work closely with the Sales Associates.

A knowledgeable and friendly support staff helps to provide the best possible service to each client.



LOOKING FOR A
PROFESSIONAL
REALTOR DOES NOT
HAVE TO BE A DIFFI-
CULT TASK!!!

BUYING

SELLING

COUNSELING

REAL ESTATE
INVESTMENT

MY GOAL

To become your professional Realtor, represent and counsel you in all your real estate needs, rather than helping you buy or sell one time only. I will combine my efforts, the efforts of the entire RE/MAX organization and yours, to obtain the best price in the least amount of time with minimum inconvenience to you.

Al Ring



For "Above the Crowd"
Service

Al Ring

RE/MAX Properties East
10503 Timberwood Circle
Louisville, Ky 40223

425-6000

Voice Mail #129

1-800-444-1946



Working Together
**YOUR HOUSE
IS AS GOOD AS**

...
SOLD



**I'd like to sell
yours for you.**

Al Ring

Take a step
"above the crowd!"

WHY WORK WITH

Al Ring of

RE/MAX Properties East
(R.P.E.)?

Al's Marketing Speciality
Area at **R.P.E.** is #1.

Al has a network of over
90 full time associates at
R.P.E.

R.P.E. associates average
over 12 years experience.
Al has over 20 years of
experience.

R.P.E. is the #1 **RE/MAX**
office in the region.

R.P.E. has on site Mortgage
Counseling and Processing
available.

R.P.E. has an exciting and
informative Web page..
<http://www.remaxeast.com>

Al Ring
Broker - Realtor
(502) 425-6000
Voice mail #129



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The RE/MAX Story

"It was here, in the beautiful Rocky Mountains, that an exciting new concept in real estate sales came into being."

So began the first RE/MAX franchise sales presentation back in 1977.

By the end of the 1980s, the RE/MAX International real estate franchise network had expanded across North America, dominating market after market, becoming the number one residential real estate organization in Canada and the number two operation in the United States.

In an organization created by top producers for top producers, RE/MAX Sales Associates are among the best in the business. Compared to other full-time real estate agents, the average U.S. RE/MAX Associate has twice the number of years of real estate experience and makes three times as many annual transactions.

Growing by a new franchise office every day and several hundred Sales Associates each month, RE/MAX is the fastest growing real Estate organization in North America. The "Above the Crowd!" network feels it has become the dominant force in North America real estate in the 1990s.

In closing...

First, thank you for taking the time to review this information. My hope is that it has given you a good introduction to me, and to my role in helping you find the home of your expectations and dreams and working on behalf of my clients.

The next step is for you to decide if you want me working for you and representing you in your quest for that special home. Once you let me know that "I am the agent," I can begin immediately.

I know you are concerned about the successful search for this special home. My pledge to you is to make this search and closing as efficient and smooth as possible.

Thank You,

Al Ring

Al Ring, GRI,CRS,CRB,GBI

RE/MAX Properties East

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Louisville, KY 40223
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1 (800) 444-1946
Fax (502) 423-1666
<http://www.remaxeast.com>



My Commitment To You

Buying a home can seem a little overwhelming. My job is to make the whole process easier - every step of the way.

- ✓ I will listen carefully to what you need and want in a home.
- ✓ I will help you determine the price range you can afford.
- ✓ I will provide information and arrange a showing appointment for any property currently listed for sale that may be of interest to you.
- ✓ I will guide you through the home financing process, from mortgage loan application through closing.

Al Ring



Al Ring, GRI,CRS,CRB,GBI

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PERSONAL DATA

Married 13 years to Karen; One son, Evan.

PROFESSIONAL DESIGNATIONS

GRI - Graduate of REALTORS Institute®
CRS - Certified Residential Specialist®
CRB - Certified Residential Broker®
GBI - Graduate of Builders Institute

BUSINESS EXPERIENCE

November, 1989	- Present	RE/MAX Properties East
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March, 1979	- February, 1984	Al Ring Builders, Inc.
November, 1977	- July, 1981	Century 21 Florence Realtors
August, 1965	- November, 1977	Owner Retail Business in St. Matthews

PROFESSIONAL QUALIFICATIONS & ACHIEVEMENTS

Kentucky Real Estate License (Broker)
Active member of the National Association of REALTORS®
Active member of the Kentucky Association of REALTORS®
Active member of the Greater Louisville Association of REALTORS®
Active member of the Louisville Home Builders Association
Awarded "Knight of St. Matthews"
Community Service Award recipient from St. Matthews & East End Business Association
Kentucky Colonel
Retired Major and Chairman of the Board, St. Matthews Volunteer Fire District

Services Provided To The Buyer

- ✓ Help qualify the buyer for Conventional, FHA, VA or other special financing to determine the maximum mortgage a lender will allow the buyer and find the payment the buyer will be comfortable with. Thus, you are able to find the best homes in the shortest time that you are qualified for.
- ✓ Determine the needs and preferences of a home for the buyer through communication with them and through actual showings.
- ✓ Locate homes available in the requested style, price, and location for the buyers to preview through the M.L.S. service, company listings and through other real estate companies agents.
- ✓ Help to determine the most economical type of financing for the buyer's particular situation.
- ✓ Assist the buyer in making a decision and prepare the contract offer to be presented to the seller.
- ✓ Help you and the sellers come to terms that will satisfy both of you.
- ✓ Negotiate fair differences between you and the sellers regarding your offer presenting an objective, third-party viewpoint.
- ✓ Keep you up to date on the best financing available.
- ✓ Help you arrange financing that is specifically tailored to your needs.
- ✓ Handle any and all complications that occur through the buying process...from before the contract to after closing, eliminating possible barriers for you.
- ✓ Help you and the seller arrange the closing or settlement and help synchronize buyer/seller transactions.
- ✓ Work full time -- all the time -- to find the home of your expectations and dreams.

Information For The Buyer

PROPERTY INSPECTION

You can include a provision in the sales contract that gives you the right to inspect the mechanical, electrical, plumbing, lead paint existence and structural portions of the property.

There are inspection companies that provide these services. You can accompany the inspector to ask questions and receive a written report itemizing any areas of concern.

If repairs are needed, you can request that the seller make them in accordance with the provisions of the sales contract.

HOME WARRANTY

As an additional benefit, some sellers provide a home warranty for the buyer. This coverage is good for one year on selected items:

- ✓ Central heating system
- ✓ Electrical central air system
- ✓ Interior plumbing
- ✓ Built-in appliances
- ✓ Electric pool equipment
- ✓ Roof leaks

If the home you choose does not have a home warranty, you can acquire the coverage yourself. Typical cost is \$315.00 for single family residence.

Qualification Program

Many buyers are applying for a loan and obtaining approval before they find the home they want to buy. Here are the benefits:

- You look at the "right" homes.
- You save money dealing with a comfortable seller.
- You close more quickly.
- You minimize the trauma of not knowing whether or not you qualify for a loan.

Items Needed For A Credit Application

Employment

- ✓ Address for the past two full years
- ✓ Gross monthly income
- ✓ W-2s, if available
- ✓ Proof of pensions, retirement, disability or Social Security
- ✓ Proof of income from rentals, investments, etc.
- ✓ Proof of child support or alimony paid/received
- ✓ Year-to-date pay stub

Creditors

- ✓ Each creditor's name, address and type of account
- ✓ Account numbers
- ✓ Monthly payments and approximate balances
- ✓ Amount of child care expenses
- ✓ Other payment obligations

Banking

- ✓ Names and addresses of savings institutions
- ✓ Account numbers for all accounts
- ✓ Type of accounts and present balances

Miscellaneous

- ✓ List of assets in stocks, bonds, land
- ✓ Life insurance cash value (documented if used as cash down payments)
- ✓ If applicant is selling a home, a copy of sales contracts
- ✓ Social Security numbers for all parties
- ✓ Veterans - Certificate of Eligibility & DD - 214
- ✓ Cash or check to pay for application fee and appraisal

Advantage Of Working With One Agent

- ✓ You become familiar with how the agent works
- ✓ Allows you to place confidence in that agent's ability
- ✓ Helps you to develop the rapport necessary to communicate easily
- ✓ Agent comes to understand your particular needs
- ✓ Agent can afford to make a commitment in time and effort because the agent can feel assured of making a sale.

MLS Member

As a member of the Multiple Listing Service, I can show you any property.

If you should see an ad in the paper or a sign in a yard, call me to find out the information. If you want to see it, I'll show it to you.

For Sale By Owner (FSBO)

A homeowner trying to sell his home himself is usually doing so in hopes of saving some money. Typically, a "For Sale By Owner" is unable to be objective about the value of their home and, in some cases tend to overprice.

Many times a homeowner will work with an agent, even though his home is not a listed property.

If there is a FSBO that you wish to see, call me and I will set the appointment for you.

New Homes

If your heart is set on new construction, I will contact builders and get all the information you need to make any decisions.

You get all my services offered in the presentation and those offered by the builder as well.

A Marketing Proposal

Prepared especially for

Mr. & Mrs. Smith
2403 Nice Road
Louisville, KY 40223

Prepared by

AI Ring, GRI, CRS, CRB, GBI
RE/MAX Properties East

10503 Timberwood Circle #100
Louisville, KY 40223
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To My Clients

Our homes are lifetime investments coupled with strong personal ties. Selling a home ranks among my client's most important experiences and I approach my task with sensitivity, concern and professional competence.

Over and over, I find that providing a diligently prepared market analysis of your property and reviewing it with you, in detail has many benefits. It reduces the time spent on trial and error, leads to a faster sale at a better price and with less inconvenience for you.

I pride myself in my professionalism and track record and I believe that I can do an outstanding job for you in marketing your home. I have enclosed some material which will help you in determining my standards and qualifications.

Thank you for this opportunity. My presentation is a measure of the quality of service which you can expect from me until your home is sold. It is another reason why RE/MAX and I stand "Above the Crowd!"



Things You Should Know About

RE/MAX And Its Agents

- ✓ RE/MAX is a world leader in residential real estate with over 2,500 full-service offices in the United States, Canada, Caribbean, Mexico, South Africa, Hong Kong and Europe.
- ✓ Today, RE/MAX associates proudly number over 40,000 full-time, professional agents worldwide.
- ✓ The typical RE/MAX agent is among the most experienced in the industry, averaging over 11 years of service.
- ✓ This agent is also distinguished by earning, on the average, more real estate educational designations than its industry competitors - a commitment to professional improvement.
- ✓ Because of this industry's high educational and experience achievements, the average RE/MAX agent outsells the competition by an incredible 3 to 1.
- ✓ Over 70% of RE/MAX agents' business comes from repeat business or referrals from past customers and friends - more than twice the industry average.
- ✓ RE/MAX agents make a personal financial investment in every listing.
- ✓ RE/MAX agents competently control the marketing programs for each of their listings.



AI Ring, GRI, CRS, CRB, GBI

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 Community Service Award recipient from St. Matthews & East End Business Association
 Kentucky Colonel
 Retired Major and Chairman of the Board, St. Matthews Volunteer Fire District

Company Profile of

RE/MAX Properties East

10503 Timberwood Circle #100
 Louisville, KY 40223
 (502) 425-6000
<http://www.remaxeast.com>

RE/MAX Properties East is a full service real estate company with 90 professional agents. The average experience is over 12 years which partially explains how this office sold over \$200 Million of real estate in 1996.

To be specific, RE/MAX Properties East agents sell three times more homes than the industry average; selling an average of almost 19 homes per agent each year.

Besides the high experience level of the agents, another contributing factor to the success of the office is the commitment of each individual working there. Every person is dedicated, not only to personal success, but to the overall success of the company. This is very evident in the spirit of cooperation that permeates the office.

RE/MAX Properties East offers sellers and buyers the most up to date service that includes:

- Multiple Listing Service
- RE/MAX on Home Web Internet Service
- Relocation and Referral Services
- Price Counseling
- Residential and Commercial Property Management
- Mortgage Banking Services
- Preferred Builders/Developer Services

Five Reasons A Property Sells

- 1 - Location
- 2 - Price
- 3 - Terms
- 4 - Condition of the property
- 5 - The Agent you select

You Control Four Of These!

Marketing Factors

1. The role of the real estate community
2. The pricing and positioning of your home in the marketplace
3. The role of the marketing coordinator



81% of buyers purchase their homes through professional real estate agents.

The largest investment most people have is their home; doesn't it make sense to let a professional manage the sale?!

We Have Mutual Objectives... in selling your home...

- At the highest possible price
- In the shortest period of time
- With the most favorable terms

We will be working together as a team to sell your home! Cooperation and communication will benefit the successful completion of these objectives.

The three most important criteria for selecting an agent are:

- level of service
- selling quickly at expected price
- reputation of the agent and the company

Important Facts to Remember about Advertising

OUR POLICY

Our company's advertising program, a tried and proven one, has been established from surveys and studies made by the REALTORS NATIONAL MARKETING INSTITUTE® and a survey made by the NATIONAL ASSOCIATION OF REALTORS® entitled "The Homebuying and Selling Process." It is based on the experiences of the most highly successful real estate brokers in the country.

ADVERTISING YOUR PROPERTY

Advertising does not sell homes - real estate professionals sell homes.

There are many ways to merchandise your home.

Some homes will draw more calls, so ads may be used more often. This concept is similar to retailers who have specials to get customers in his store so they they will look at the rest of the merchandise.

I use print ads whenever necessary, and in the normal process of following the marketing plan. Almost always the "Homes Magazine" will be first ad, then ads in the "Courier Journal," when needed.

SOURCES OF ACTIVITY

- 50% Reputation & Referral - company, personal
- 08% Friends
- 15% Newspaper
- 06% Knew the seller
- 17% For sale signs
- 04% All others

Home Protection Plan

You may provide the buyer up to one year's coverage on selected items:

- ✓ Central Heating System
- ✓ Electric Central Air System
- ✓ Interior Plumbing
- ✓ Built-in Appliances
- ✓ Electric Pool Equipment
- ✓ Roof Leaks

You may also have coverage on certain items while your property is listed for sale, even before you pay for the coverage.

Homes sell 60% faster and for a higher price than homes without a home warranty ... according to a study by the National Home Warranty Association

Pricing Technologies Used By Appraisers And Consultants To Price In North America

1. An Agent has no control over the market, only the marketing plan.
2. Never select an agent based on the price only.
3. Pricing in rising and falling markets:
 - Overpricing in a rising market may be OK.
 - Overpricing in a falling market is disastrous.
 - Market trend is as important as pricing. Make sure your agent understands market trends.
4. Four kinds of numbers used to represent your property:
 - A. Cost - What was paid plus capital improvements
 - B. Price - What the seller wants
 - C. Value - What the buyer is willing to pay
 - D. Market Value - What a willing buyer and seller will agree upon
5. Regression and progression:
 - A. Regression - the phenomenon of an expensive house being decreased in value because of the less desirable homes around it.
 - B. Progression - the phenomenon of a home selling for more than its worth because of having more expensive property around it or in a more desirable area.
6. Substitution:
 - The value of an annuity is based upon what it will produce, not what it will cost.
7. Reasons for overpricing:
 - A. Over improvement - a seller cannot select, add to their lifestyle, enjoy it and expect the buyer to pay the original cost.
 - B. Need - the need for money does not increase the value.
 - C. Buying in a higher priced area.
 - D. Original purchase price high.
 - E. Lack factual comparisons.
 - F. Bargaining mood.
 - G. Move isn't necessary.
 - H. Corporate buyout.
8. A property makes the largest impression and the most impact during its first few weeks on the market. Therefore, it should be shown at its best and have the best price during these weeks.
9. Make sure your consultant understands the philosophy of "buying up" in a down market.
10. Benefits of proper pricing:
 - A. Faster sale, which will save carrying costs and surely has value.
 - B. Less inconvenience.
 - C. Exposure to more prospects.
 - D. Increased salesperson response.
 - E. Better response for advertising the sale cells.

These pricing strategies have been prepared for your review because they could become a roadblock between you and your goals. My job is to identify these potential pitfalls and to eliminate them.

What Appraisers Cannot Tell You

These factors will definitely effect the price and the length of time it will take to sell your home

If your home is or has:

On a main thoroughfare. Deduct 10% of the normal sales price. Add 20% more time than average days on the market before it sells.

Very steep driveway up to house. Deduct 5% off price. Add 10% more selling time.

Driveway down incline to house. Deduct 5% off price. Add 10% more selling time.

Gully or very steep drop off behind house. Deduct 5% off price. Add 4% more selling time.

Creek behind or beside house. Deduct 3% of price. Add 3% more selling time.

No tall trees around house. Deduct 3% off price. Add 3% more selling time.

Electric heat. Deduct 10% off price. Add 15% more time. (When is gas available)

No self-cleaning oven. Deduct replacement cost.

Spanish architecture. Add 15% more selling time.

House facing school or business property. Deduct 8% off price. Add 20% more selling time.

Power line behind or in view of house. Deduct 7% off price. Add 25% more selling time.

Bedrooms with different color carpet. Deduct cost of replacement. Add 5% more selling time.

Living room or family room with bright red carpet. Deduct cost of replacement. Add 5% more selling time.

Pet odor. Add 10% more selling time.

Terrain in backyard unsuitable for children to play on. Deduct 2% off price. Add 10% more selling time.

Two-story drop off from deck. Deduct 3% off price. Add 25% more selling time.

House exterior needs painting. Deduct 3% off price. Add 5% more time.

Interior needs painting. Deduct 2% off price. Add 5% more selling time.

Bright colored or flowery wallpaper. Deduct replacement cost. Add 3% more selling time.

Cluttered messy basement. Deduct 1% off price. Add 5% more selling time.

Swimming pool. Add half of cost. Add 33% more selling time. (If pool is new)

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SOURCES OF ACTIVITY

- 50% Reputation & Referral - company, personal
- 08% Friends
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- 06% Knew the seller
- 17% For sale signs
- 04% All others

What's It Worth

Project	Estimated Cost	% Recoverable
Add a full bath: to a 1 1/2 bath home to a 2 bath home	\$5,000 - \$10,000	80% 50%
Add a half-bath: to a 1 1/2 bath home	\$2,000 - \$3,000	60%
Add a bedroom to a 3 bedroom home to a 4 bedroom home	\$6,000 - \$8,000+ (In existing space) \$10,000 - \$15,000+ (Add on space)	75% - 85% 65%
Add a garage:	\$3,500 - \$6,000+	Up to 50%
Add a fireplace:	\$1,500 - \$3,000	Up to 75%
Basement into a rec room	\$3,000 - \$6,500+	Up to 15%
Enclose a porch:	\$5,000 - \$6,000	50% - 60%
Install central air room units:	\$2,500 - \$4,500 \$500 - \$1,000	Up to 75% 0% to 50%
Install new heating plant:	\$1,200 - \$2,000	30% to 80%
Repaint frame house:	\$1,000 - \$2,000	30% to 80%
Install new exterior siding:	\$3,000 - \$8,000	Up to 75%
Landscape:	\$500 - \$2,000	40% to 60%
Add a pool:	\$10,000+	0% to 40%
Add a patio:	\$2,000 - \$4,000	35% to 60%

(Source: Institute of Real Estate Appraisers)

Overpricing

- ✓ Reduces the sales activity on your home
- ✓ Reduces advertising response
- ✓ Loses interested buyers
- ✓ Attracts the wrong prospects
- ✓ Eliminates potential offers
- ✓ Helps sell the competition
- ✓ Can cause appraisal problems
- ✓ Extends the time your home is on the market

I don't sell houses.....because you can do that yourself, but I can ...

sell current **KNOWLEDGE** about financing. Qualify the customer so they know what they can afford, because there are so many options.

sell **SERVICE** by handling all calls and all challenges that may arise, before during and after your home is sold.

sell **HONESTY** by telling you truthfully what you can and cannot expect, from today's market so you can make realistic plans for your future.

sell **SECURITY** by showing your home to ready, willing and able prospects, instead of allowing you to open your door to a complete stranger.

sell **CREATIVITY** by preparing a marketing plan that no one else can beat!

sell **TEAM SALES EFFORT** through **RE/MAX Properties East**, that **NO** other company has been able to match.

sell **KNOWLEDGE, EMPATHY, FLEXIBILITY, EXPERIENCE, HONESTY, CREATIVITY, TEAM EFFORT, SECURITY, FULL TIME SERVICE, CONFIDENCE** and provide the relaxed feeling you deserve.

take care of **EVERYTHING**.

make **ALL** of the monetary investments ... You owe me **NOTHING** unless your home is **SOLD**.

sell **INTEGRITY IN REAL ESTATE** ... Isn't that what you're really looking for?

FINANCIAL OPTIONS

This Information Was Compiled By:

AI Ring

RE/MAX Properties East
10503 Timberwood Circle, Suite 100
Louisville, Ky 40223

425-6000 896-4271 551-1254
1-800-444-1946

Please understand that the following are examples. Some figures are averages that various closing attorneys and lenders use, so there may be some variance between lenders and attorneys on their charges. It is felt that these figures will be very close and will give the potential buyer a good idea of charges involved and types of financing available in the purchase of a home. It is suggested that upon making the decision to purchase the home we get the most accurate financing information available at that time to use in any contract - these figures are subject to change without notice, if you don't understand seek competent help.



Mortgage Options

RE/MAX Properties East **AI Ring**
425-6000 Ext. #129

TERMS OF LOAN:	CONVENTIONAL 30 Year Fixed	CONVENTIONAL 30 Year Fixed	CONVENTIONAL 30 Year Fixed
INTEREST RATE:	7.75%	7.75%	7.75%
% DOWN:	20%	10%	0%
SALES PRICE:	\$200,000.00	\$200,000.00	\$200,000.00
DOWN PAYMENT:	\$40,000.00	\$20,000.00	\$10,000.00
MORTGAGE AMOUNT:	\$160,000.00	\$180,000.00	\$190,000.00
CLOSING COSTS & ESCROWS:			
ORIGINATION FEE:	\$1,000.00	\$1,000.00	\$1,000.00
DISCOUNT POINTS:	\$0.00	\$0.00	\$0.00
APPRAISAL FEE:	\$225.00	\$225.00	\$225.00
CREDIT REPORT:	\$50.00	\$50.00	\$50.00
ATTORNEY FEE:	\$425.00	\$425.00	\$425.00
TITLE INSURANCE:	\$392.00	\$441.00	\$462.50
RECORDING FEE:	\$45.00	\$45.00	\$45.00
SURVEY:	\$100.00	\$100.00	\$100.00
UNDERWRITING FEE:	\$50.00	\$50.00	\$50.00
TAX SERVICE FEE:	\$20.00	\$20.00	\$20.00
FLOOD CERTIFICATION:	\$706.67	\$706.67	\$706.67
4 MONTHS TAX ESCROW:	\$700.00	\$700.00	\$700.00
14 MONTHS HOMEOWNERS:	\$899.29	\$773.29	\$485.14
15 DAY INTEREST:			
TOTAL:	\$5,053.26	\$5,365.95	\$5,522.30
TOTAL CASH TO CLOSE:	\$45,053.26	\$25,365.95	\$15,522.30
MONTHLY PAYMENT:			
P & I:	\$1,146.20	\$1,289.54	\$1,361.19
TAXES:	\$196.67	\$196.67	\$196.67
INSURANCE:	\$50.00	\$50.00	\$50.00
PMI:	\$0.00	\$76.20	\$121.92
CONDO FEE:	\$0.00	\$0.00	\$0.00
TOTAL PTD:	\$1,392.87	\$1,612.41	\$1,729.77

RE/MAX PROPERTIES EAST/ AI RING is not responsible for errors or omissions in this information. If you have any questions, speak with your broker.



Mortgage Options

RE/MAX Properties East **AI Ring**
425-6000 Ext. #129

TERMS OF LOAN:	CONVENTIONAL 15 Year Fixed	CONVENTIONAL 15 Year Fixed	CONVENTIONAL 15 Year Fixed
INTEREST RATE:	7.75%	7.75%	7.75%
% DOWN:	20%	10%	0%
SALES PRICE:	\$200,000.00	\$200,000.00	\$200,000.00
DOWN PAYMENT:	\$40,000.00	\$20,000.00	\$10,000.00
MORTGAGE AMOUNT:	\$160,000.00	\$180,000.00	\$190,000.00
CLOSING COSTS & ESCROWS:			
ORIGINATION FEE:	\$1,000.00	\$1,000.00	\$1,000.00
DISCOUNT POINTS:	\$0.00	\$0.00	\$0.00
APPRAISAL FEE:	\$225.00	\$225.00	\$225.00
CREDIT REPORT:	\$50.00	\$50.00	\$50.00
ATTORNEY FEE:	\$425.00	\$425.00	\$425.00
TITLE INSURANCE:	\$392.00	\$441.00	\$462.50
RECORDING FEE:	\$45.00	\$45.00	\$45.00
SURVEY:	\$100.00	\$100.00	\$100.00
UNDERWRITING FEE:	\$50.00	\$50.00	\$50.00
TAX SERVICE FEE:	\$20.00	\$20.00	\$20.00
FLOOD CERTIFICATION:	\$706.67	\$706.67	\$706.67
4 MONTHS TAX ESCROW:	\$700.00	\$700.00	\$700.00
14 MONTHS HOMEOWNERS:	\$899.29	\$773.29	\$485.14
15 DAY INTEREST:			
TOTAL:	\$5,053.26	\$5,365.95	\$5,522.30
TOTAL CASH TO CLOSE:	\$45,053.26	\$25,365.95	\$15,522.30
MONTHLY PAYMENT:			
P & I:	\$1,506.04	\$1,694.30	\$1,788.42
TAXES:	\$196.67	\$196.67	\$196.67
INSURANCE:	\$50.00	\$50.00	\$50.00
PMI:	\$0.00	\$76.20	\$121.92
CONDO FEE:	\$0.00	\$0.00	\$0.00
TOTAL PTD:	\$1,752.71	\$2,017.16	\$2,157.01

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Mortgage Options

RE/MAX Properties East **AI Ring**
425-6000 Ext. #129

TERMS OF LOAN:	CONVENTIONAL 3/1 ARM	CONVENTIONAL 3/1 ARM	CONVENTIONAL 3/1 ARM
INTEREST RATE:	7.125%	7.125%	7.125%
% DOWN:	20%	10%	0%
SALES PRICE:	\$200,000.00	\$200,000.00	\$200,000.00
DOWN PAYMENT:	\$40,000.00	\$20,000.00	\$10,000.00
MORTGAGE AMOUNT:	\$160,000.00	\$180,000.00	\$190,000.00
CLOSING COSTS & ESCROWS:			
ORIGINATION FEE:	\$1,000.00	\$1,000.00	\$1,000.00
DISCOUNT POINTS:	\$0.00	\$0.00	\$0.00
APPRAISAL FEE:	\$225.00	\$225.00	\$225.00
CREDIT REPORT:	\$50.00	\$50.00	\$50.00
ATTORNEY FEE:	\$425.00	\$425.00	\$425.00
TITLE INSURANCE:	\$392.00	\$441.00	\$462.50
RECORDING FEE:	\$45.00	\$45.00	\$45.00
SURVEY:	\$100.00	\$100.00	\$100.00
UNDERWRITING FEE:	\$50.00	\$50.00	\$50.00
TAX SERVICE FEE:	\$20.00	\$20.00	\$20.00
FLOOD CERTIFICATION:	\$706.67	\$706.67	\$706.67
4 MONTHS TAX ESCROW:	\$700.00	\$700.00	\$700.00
14 MONTHS HOMEOWNERS:	\$899.29	\$773.29	\$485.14
15 DAY INTEREST:			
TOTAL:	\$5,012.16	\$5,319.72	\$5,473.50
TOTAL CASH TO CLOSE:	\$45,012.16	\$25,319.72	\$15,473.50
MONTHLY PAYMENT:			
P & I:	\$1,077.95	\$1,212.49	\$1,288.07
TAXES:	\$196.67	\$196.67	\$196.67
INSURANCE:	\$50.00	\$50.00	\$50.00
PMI:	\$0.00	\$96.00	\$142.00
CONDO FEE:	\$0.00	\$0.00	\$0.00
TOTAL PTD:	\$1,274.62	\$1,555.16	\$1,676.74

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Mortgage Options

RE/MAX Properties East **AI Ring**
425-6000 Ext. #129

TERMS OF LOAN:	CONVENTIONAL (3% ARM)	CONVENTIONAL (3% ARM)	CONVENTIONAL (3% ARM)
INTEREST RATE:	5.875%	5.875%	5.875%
% DOWN:	20%	10%	0%
SALES PRICE:	\$290,000.00	\$290,000.00	\$290,000.00
DOWN PAYMENT:	\$58,000.00	\$29,000.00	\$11,600.00
MORTGAGE AMOUNT:	\$232,000.00	\$261,000.00	\$278,400.00
CLOSING COSTS & ESCROWS:			
ORIGINATION FEE	\$1,000.00	\$1,000.00	\$1,200.00
DISCOUNT POINTS	\$0.00	\$0.00	\$0.00
APPRAISAL FEE	\$225.00	\$225.00	\$225.00
CREDIT REPORT	\$50.00	\$50.00	\$50.00
ATTORNEY FEE	\$425.00	\$425.00	\$425.00
TITLE INSURANCE	\$292.00	\$441.00	\$441.00
RECORDING FEE	\$25.00	\$25.00	\$25.00
SURVEY	\$100.00	\$100.00	\$100.00
UNDERWRITING FEE	\$150.00	\$150.00	\$150.00
TAX SERVICE FEE	\$50.00	\$50.00	\$50.00
FLOOD CERTIFICATION	\$20.00	\$20.00	\$20.00
4 MONTH TAX ESCROW	\$784.67	\$784.67	\$784.67
14 MONTH HOMEOWNERS	\$780.00	\$780.00	\$780.00
1 DAY INTEREST	\$54.30	\$43.29	\$43.73
TOTAL:	\$4,929.97	\$5,277.26	\$5,375.90
TOTAL CASH TO CLOSE:	\$44,929.97	\$75,277.26	\$15,375.90
MONTHLY PAYMENT:			
P & I	\$946.46	\$2,064.77	\$1,123.92
TAXES	\$196.67	\$196.67	\$196.67
INSURANCE	\$50.00	\$50.00	\$50.00
PMI	\$0.00	\$96.00	\$144.00
CONDO FEE	\$0.00	\$0.00	\$0.00
TOTAL PITI:	\$1,193.13	\$2,407.44	\$1,514.67

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Mortgage Options

RE/MAX Properties East **AI Ring**
425-6000 Ext. #129

TERMS OF LOAN:	CONVENTIONAL 3/1 ARM	CONVENTIONAL 3/1 ARM	CONVENTIONAL 3/1 ARM
INTEREST RATE:	7.125%	7.125%	7.125%
% DOWN:	20%	10%	0%
SALES PRICE:	\$290,000.00	\$290,000.00	\$290,000.00
DOWN PAYMENT:	\$58,000.00	\$29,000.00	\$11,600.00
MORTGAGE AMOUNT:	\$232,000.00	\$261,000.00	\$278,400.00
CLOSING COSTS & ESCROWS:			
ORIGINATION FEE	\$1,000.00	\$1,000.00	\$1,200.00
DISCOUNT POINTS	\$0.00	\$0.00	\$0.00
APPRAISAL FEE	\$225.00	\$225.00	\$225.00
CREDIT REPORT	\$50.00	\$50.00	\$50.00
ATTORNEY FEE	\$425.00	\$425.00	\$425.00
TITLE INSURANCE	\$392.00	\$441.00	\$441.00
RECORDING FEE	\$25.00	\$25.00	\$25.00
SURVEY	\$100.00	\$100.00	\$100.00
UNDERWRITING FEE	\$150.00	\$150.00	\$150.00
TAX SERVICE FEE	\$50.00	\$50.00	\$50.00
FLOOD CERTIFICATION	\$20.00	\$20.00	\$20.00
4 MONTH TAX ESCROW	\$784.67	\$784.67	\$784.67
14 MONTH HOMEOWNERS	\$780.00	\$780.00	\$780.00
1 DAY INTEREST	\$465.45	\$377.40	\$386.24
TOTAL:	\$5,012.14	\$5,319.72	\$5,471.50
TOTAL CASH TO CLOSE:	\$45,012.14	\$75,319.72	\$15,471.50
MONTHLY PAYMENT:			
P & I	\$1,077.90	\$1,211.69	\$1,200.07
TAXES	\$196.67	\$196.67	\$196.67
INSURANCE	\$50.00	\$50.00	\$50.00
PMI	\$0.00	\$96.00	\$144.00
CONDO FEE	\$0.00	\$0.00	\$0.00
TOTAL PITI:	\$1,324.62	\$1,654.36	\$1,690.82

RE/MAX PROPERTIES EAST/AL RING is not responsible for errors or omissions in this estimate. If you have any questions, please call your broker.

ESTIMATE OF EQUITY

Date: 11/11/96
Address: 2403 Phoenix Hill Drive



SALE PRICE:	\$225,000.00
PREPARATION OF DEED:	\$50.00
STATE TRANSFER TAX:	\$ 223.00
REAL ESTATE FEE: 7%:	\$ 15,750.00
TERMITE INSPECTION:	\$ 30.00
TAX SERVICE FEE: (usually FHA/VA):	\$ -
UNDERWRITING FEES: (usually FHA/VA):	\$ -
POINTS: 1%:	\$ 2,250.00
HOME WARRANTY:	\$ 360.00
PROPERTY PHOTO FEE: (usually KIK):	\$ -
FHA-MP:	\$ -
INSPECTIONS FEES:	\$ -
SELLER PMT OF BUYER EXP.:	\$ -
MISCELLANEOUS:	\$ 300.00
SUB TOTAL ESTIMATE OF EXPENSES:	\$18,985.00
1ST. MORTGAGE PAYOFF:	\$ 100,000.00
2ND MORTGAGE PAYOFF:	\$ 73,000.00
TOTAL ESTIMATE OF EXPENSES:	\$ 143,985.00
ESTIMATED EQUITY TO YOU:	\$81,015.00 *

* NOTES: This is using full Real Estate Fee and no extra costs.

The purpose of this estimate is to provide an estimate of equity. It does NOT take into account all real estate taxes or:

1. Any other taxes or fees not included.
2. The amount of home loan interest deduction.
3. Any additional payments (e.g. HOI, HOV, HOV, HOV, HOV).
4. Any charges from other sources (e.g. HOV).

AI Ring
RE/MAX Properties East
425-6000 Ext. #129

ESTIMATE OF EQUITY

Date: 11/12/96
Address: 2403 Phoenix Hill Drive


SALE PRICE:	\$225,000.00	\$220,000.00	\$215,000.00	\$ 210,000.00
PREPARATION OF DEED:	\$50.00	\$50.00	\$50.00	\$50.00
STATE TRANSFER TAX:	\$223.00	\$220.00	\$215.00	\$210.00
REAL ESTATE FEE: 7%:	\$15,750.00	\$15,400.00	\$15,000.00	\$14,700.00
TERMITE INSPECTION:	\$50.00	\$50.00	\$50.00	\$50.00
TAX SERVICE FEE: (usually FHA/VA):	\$0.00	\$0.00	\$0.00	\$0.00
UNDERWRITING FEES: (usually FHA/VA):	\$0.00	\$0.00	\$0.00	\$0.00
POINTS: 1%:	\$2,250.00	\$2,200.00	\$2,150.00	\$2,100.00
HOME WARRANTY:	\$360.00	\$360.00	\$360.00	\$360.00
PROPERTY PHOTO FEE: (usually KIK):	\$0.00	\$0.00	\$0.00	\$0.00
FHA-MP:	\$0.00	\$0.00	\$0.00	\$0.00
INSPECTIONS FEES:	\$0.00	\$0.00	\$0.00	\$0.00
SELLER PMT OF BUYER EXP.:	\$0.00	\$0.00	\$0.00	\$0.00
MISCELLANEOUS:	\$300.00	\$300.00	\$300.00	\$300.00
SUB TOTAL ESTIMATE OF EXP.:	\$18,985.00	\$18,580.00	\$18,175.00	\$17,770.00
1ST. MORTGAGE PAYOFF:	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00
2ND MORTGAGE PAYOFF:	\$73,000.00	\$73,000.00	\$73,000.00	\$73,000.00
TOTAL ESTIMATE OF EXPENSES:	\$183,985.00	\$143,580.00	\$143,175.00	\$142,770.00
ESTIMATED EQUITY TO YOU:	\$61,015.00	\$76,420.00	\$71,825.00	\$67,230.00

* NOTES: This is using full Real Estate Fee and no extra costs.

The purpose of this form is to provide an estimate of equity. It does NOT take into account all real estate taxes or:

1. Any other taxes or fees not included.
2. The amount of home loan interest deduction.
3. Any additional payments, pay off payments, or loan charges.
4. Any charges from other sources (e.g. HOV).

AI Ring
RE/MAX Properties East
425-6000 Ext. #129



Preparation for showing.....

- 1. First impressions are lasting impressions**
An inviting exterior insures inspection of the interior. Keep your lawn trimmed and edged--the flower beds cultivated--the yard free and clear of refuse. Remove snow and ice from the walks and porch stoop in the winter time.
- 2. Decorate your home for a quick sale.**
Faded walls and worn woodwork reduce desire. Do not tell the prospect how the place can be made to look--show him by redecorating first. A quicker sale at a higher price will result.
- 3. Cleanliness is next to Godliness.**
Bright, cheery windows and unmarred walls will assist your sale.
- 4. Fix that faucet**
Dripping water discolors the enamel and calls attention to faulty plumbing.
- 5. A day with the carpenter**
Loose door knobs, sticking drawers, warped cabinet doors and the like are noticed by the prospect. Have them fixed.
- 6. From top to bottom**
The attic and basement are important features. Remove all unnecessary articles which have accumulated. Display full value of your storage and utility spaces.
- 7. Step high--step low**
Prospects will do just that unless all stairways are cleared of objects. Avoid cluttered appearances and possible injuries.
- 8. Closet illusions**
Clothes properly hung, shoes, hats and other articles neatly placed, will make your closets appear adequate.
- 9. Dear to her heart is the kitchen**
Colorful curtains in harmony with the floor and counter tops add appeal for the Lady of the House.
- 10. Check and recheck your bathroom**
Bright and clean bathrooms sell many homes.
- 11. For the rest of your life**
Bedrooms are always outstanding features. Arrange them neatly.
- 12. Can you see the light?**
Illumination is a welcome sign. For after-dark inspection, turn on your lights, from the front porch on through. The prospect will feel a glowing warmth otherwise impossible to attain.

Showing the house...

- 1. Three's a crowd**
More will lose the sale. Avoid having too many people present during inspections. The prospect will feel like an intruder and will hurry through the house.
- 2. Music is mellow**
But not when showing a house. Shut off the radio--it distracts. Let the salesperson and the buyer talk, free of such disturbances.
- 3. Love me, love my dog**
This does not apply in house selling. Keep pets out of the way--preferably out of the house.
- 4. Silence is golden**
Be courteous but do not force conversations with the prospect. He is there to inspect your house--not to pay a social call.
- 5. Be it ever so humble**
Never apologize for the appearance of your home. After all, it has been lived-in. Let your trained salesperson answer any objections that are raised. This is their job.
- 6. In the shadows**
Please do not tag along with the prospect and the salesperson. They know the buyer's requirements and can better emphasize the features of your house when alone. You will be called if needed.
- 7. Putting the cart before the horse**
Trying to dispose of furniture and furnishings to the buyer before he has purchased the house often loses the sale. Proper timing is important.
- 8. A word to the wise**
Do not discuss price, terms, possession or other factors with the customers. Refer them to your listing agent who is better equipped to bring the negotiations to a favorable conclusion with all due dispatch.

We ask that you show your house to prospective customers only by appointment through your listing agent. Your cooperation will be appreciated and lead to a more prompt consummation of the sale.

QUESTIONS THAT HELP MAKE A HOUSE SELL FASTER

1. Does the house or any part of the house need painting?
2. Shall I reseed the lawn and get my landscaping in top-shape?
3. What about the screens? Any holes? What about the windows? Do they work well, or do they need attention?
4. Does the carpet need cleaning? How about replacing?
5. Are pets under control at all times?
6. Are all appliances in good working order?
7. Should I stay out of a prospective buyer's way?
8. What is the buyer's first impression of the exterior of our house? What can I do to improve it?
9. What is the buyer's first impression as they step inside my house? What can I do to improve it?
10. Since the buyer will be looking in the closets, should I take some of the clothes out to make them look roomier?
11. Can I take items from kitchen cabinets to make them more spacious?
12. Is there any furniture I could store or dispose of to make rooms appear larger?
13. Do any cabinets need to be touched up or refinished?
14. Should I give Al a list of things my family likes about the house and the neighborhood?
15. What about the door mats? Should I replace them with new ones that are neutral and omit our family's name?
16. Should I remove an ornate item that a buyer may want as part of the house? For example, a special chandelier? (Or wall system?)
17. Should I ask Al for a list of recommendations prepared specifically for helping market my house?
18. Is the price and terms offered going to appeal to most of the buying public in my price range?
19. Are the garage and storage areas as clean and neat as they should be?
20. Before spending needless time and money, should I consult with Al?

Home Selling Hints for Sellers

First impressions are lasting impressions. Therefore, see that the exterior of your home looks inviting.

1. Keep the lawn mowed.
2. Use an edger where grass borders the sidewalk.
3. Keep the yard clean.
4. Keep the flower beds cultivated.
5. Consider the value of a quick coat of paint (exterior or interior).

Unless the interior of the house is completely run down and in bad repair, decorating will not add to the price you can get, but it can make your home more salable. Be critical. Remember: others will be as they walk through the house. Don't hesitate to make small, inexpensive repairs.

1. Always keep your home tidy. Give special attention to the kitchen and bathroom; they sell more homes than any other rooms do.
2. Windows should be sparkling clean. Walls should be unmarred.
3. Fix leaky faucets, loose doorknobs, sticking drawers, and warped cabinet doors.
4. Remove all unnecessary material from attic and basement so that full storage and utility space will be visible.
5. Keep stairways clear of clutter for safety and neat appearance.
6. Keep all rooms clean, bright, and neatly arranged.
7. Turn on lights, especially in dark rooms, and raise shades midway or all the way up.
8. Arrange porch or patio furniture attractively.
9. Depending on the season, light a fire in the fireplace or outdoor grill.

This should create a setting that suggests relaxed family enjoyment. At the same time, you will need to be ready for appointments to show the house on short notice. Your cooperation enables the real estate salesperson to serve you well. Home seekers on tight schedules usually are genuinely interested in buying and are more likely to make an offer than someone who will adjust his schedule to your convenience. When the salesperson and prospective buyer arrive, remember the following points:

1. Greet them courteously, then disappear. If you can, leave the house. Don't tag along; your presence will inhibit free discussion, making it difficult for the salesperson to ferret out the buyer's likes and dislikes.
2. Avoid having too many people in the house; this can make the buyer feel like an intruder.
3. Children and pets should be housed elsewhere during a showing.
4. Turn off the radio and TV so that the salesperson can talk to the buyer without distraction. A stereo can remain on to play soft background music.
5. Do not volunteer any comments unless the salesperson requests them.
6. Do not try and interest the buyer in purchasing furnishings before the signing of the sale contract. This can ruin the transaction. Do not discuss the terms of sale, occupancy, or related matters with the buyer. Refer these questions to the salesperson; the answers given may make or break the sale.
7. After showing, the buyer may praise you for information or for a commitment that might be detrimental to your best interests. Rather than give any information, refer the buyer to the salesperson.
8. Never let anyone into your home without an appointment. Inspect identification to make sure that it comes from the listing office or the cooperating real estate salesperson.

Now you have only to wait for the most welcome sign of all: **SOLD**

***Louisville's Premier, Traditional Home
Building Team***



**If quality, comfort, style, detail, convenience, and the opportunity
to enjoy the building process are important to you, this is the
building team for you!**

**Matthews Homes, Inc. /
A & K Builders, Inc.**

MATTHEWS HOMES, INC.
Ben & Mary Helen Matthews

Ben has been framing and building houses in the Jefferson County area for over 38 years, with Mary Helen joining him about 11 years ago. Together they have expanded into building new homes while maintaining their framing business.

Their combination of experience, positive attitudes and interpersonal skills make them a successful team.

Ben also is a Registered Builder, and offers the 10 Year Home Buyers Warranty.

Outside personal interests include activities with Way Side Christian Mission where Mary Helen has served on the board and Ben is a current board member. Both are heavily involved in most of their activities. The mission of the Way Side Christian Mission is to serve the least, the last, and the hungry.



A & K BUILDERS, INC.

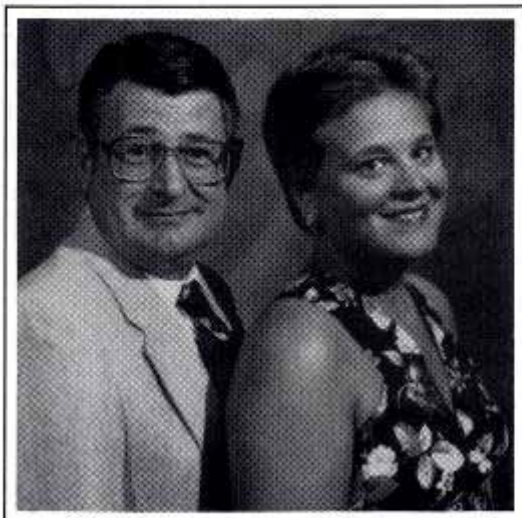
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Al has managed two real estate offices and operated his own retail business in St. Matthews for over 10 years. He has over 30 years of business and marketing background. His designations include Graduate Realtors Institute, Certified Residential Specialist, and Certified Residential Broker. He is currently working on becoming a Graduate of the Builders Institute.

Al is also associated with RE/MAX Properties East, which provides the selling end of the business as well as the necessary realtor contacts needed in the building industry.

Karen is the Executive Director of the Louisville Chapter of the Alzheimer's Association and is very active in her church. Al is a Kentucky Colonel, Knight of St. Matthews, and also serves on many committees in the real estate industry.



Matthews Homes, Inc./A & K Builders, Inc. Standard Features:

10 year warranty

Pre-closing inspection and any other inspections necessary. (access to builders at any time)

50 gallon water heater

Gas heat-high efficient furnace - central air

Double formed poured concrete foundation with footers & with rebar (aluminum forms)

Garage & basement floor to have fiber mesh concrete

Exterior foundation water proof sealer

4" perforated leech drain tile under basement floor connected to sump pump

Treated 2 x 4 sill plate & sill insulation between sill plate and top of foundation

Plastic shield & sealed sump pump for Radon protection

Structural thermoply wall sheathing all over including corner bracing

Fiberglass shingles (20 year warranty)

Insulated glass windows (wood) - double hung - tilt out features. (Except where casement windows are used and called for by contract)

Copper water lines

200 Amp service

Seamless aluminum gutters and downspouts

Double sub - flooring in kitchens and baths for vinyl, other for ceramic tile

220V Dryer outlet and dryer vent

Custom kitchen cabinets with your choice of Oak or Hickory

Custom bath cabinetry (painted)

Cultured marble vanity tops

Smoke detectors (code)

Two telephone jacks and two cable TV jacks

All trim work crafted and built on site

6 panel masonite doors throughout

(A) grade trim in areas to be stained

Garage drywalled and painted, textured ceiling

Dead bolt locks on exterior doors

Smooth ceilings throughout

Professional decorating service

Up to 4 color selections

Ceramic tile pan in laundry room

All ceramic tile with cement base (not glued on)

Two exterior weather electrical outlets and sillcocks

Your choice of smooth or exposed aggregate concrete walks, patio & drive

Deck or patio

Sod-full front & sides and back to 5 feet and finish seed

Stainless steel sink with disposal and chrome fixtures in kitchen

Kitchen and hall bath, chrome fixtures, master bath and powder room, polished brass fixtures

Fluted cased openings

Garage door opener (two transmitters)

Wood front door

Brass hardware - Kwikset Lido

Ceilings insulated with cellulose 12 inches R30

Exterior walls insulated with fiberglass 3 5/8' inches R13

Floors needed to be insulated, will be insulated with fiberglass 9 inches R30

Laundry rooms & baths will be insulated

3/4" yellow pine roof sheathing (not particle board)

Realistic Allowances



Matthews Homes, Inc. / **A & K Builders, Inc.**

OFFER

- √ The service of FOUR professionals for the price of one
- √ Over 60 years of combined experience
- √ Drawing of our own plans (or your plans)
- √ Competitive pricing
- √ Professional decorating service
- √ Service of a realtor
- √ 10 year warranty
- √ Registered builder
- √ Monitoring on the job performance of experienced subcontractors to provide a checks and balance system

"Where caring makes the
difference"

Some of the Sub-contractors used by Matthews Homes, Inc./A & K Builders, Inc.

- | | |
|-----------------------------|--|
| Appliances | Trend (G. E.) |
| Blue Prints | St. Matthews Blueprint |
| Brick | Modern Concrete |
| Carpet & Vinyl | Bluegrass Floor Covering |
| Cleaning | Courtesy Cleaning |
| Concrete | Advance |
| Concrete (labor) | Schultz Concrete |
| Drywall | Whittinghill |
| Electrical | Dixie Electric Company |
| Excavating | C & S Contractors |
| Fireplace | Fireplace Distributors |
| Framing | Matthews Homes, Inc. |
| Garage Door | Cunningham Door |
| Guttering | Washburn & Trammel |
| Heating & Air Conditioning | Robbins Heating & Air |
| Insulation | Young Insulation Company |
| Intercom | Music Magic |
| Kitchen cabinets & vanities | Custom Cab. Co. / Starlite Cab. Co. |
| Lighting | Brechers / Rueff Lighting |
| Lumber | Home Supply |
| Marble | American Bluegrass Marble |
| Mirrors | S. B. Glass Company |
| Painting | Paul Hall |
| Paint & Wallpaper | Porter Paint / Hikes Point Wallpaper |
| Plumbing | Charles Guelda & Sons |
| Roofing | Raymond Woosley |
| Surveyor | H. E. Rudy |
| Tile | Munford Tile / Pride Tile |
| Wallpaper hanger | Hagerman / Carolyn Isenberg Wallcovering |

Our fine homes are marketed by--

Al Ring RE/MAX Properties East



10503 Timberwood Circle
Louisville, Ky 40223
425-6000 896-4271
1-800-444-1946



"Maximum Results"



EXAMPLES--

Of fine homes
Matthews Homes, Inc.

/

A & K Builders, Inc.
have been involved in



**702 Lake Forest Parkway
Lake Forest**



**14506 Deer Cross Place
Lake Forest**



**1004 Lake Forest Parkway
Lake Forest**



**10815 Golden Maple Place
Owl Creek**



**10743 Hobbs Station Road
Owl Creek**



Owl Creek



Owl Creek



**1485 Sable Wing Circle
Owl Creek**



Owl Creek



**#447 Hobbs Lane
Owl Creek**



**905 Brierly Hill Court
Douglass Hills Estates**



**1126 Blackthorn Road
Douglass Hills Estates**



**12503 Kirkham Road
Douglass Hills Estates**



**12605 Blackthorn Trace
Douglass Hills Estates**



**12611 Blackthorn Trace
Douglass Hills Estates**



**1102 Blackthorn Road
Douglass Hills Estates**



**1135 Blackthorn Road
Douglass Hills Estates**



**12600 Kirkham Road
Douglass Hills Estates**



**12504 Kirkham Road
Douglass Hills Estates**





#4 Foxgate Road
Foxgate



#172 St. George Court
Regency Woods



**10418 Black Iron Road
Glenmary**



**#175 Long Barn Court
Glenmary**



**9923 Spring Ridge Drive
Indian Creek**



**9922 Spring Ridge Drive
Indian Creek**



**#160 Rivanna Drive
Monticello**



**9921 Spring Ridge Drive
Indian Creek**



**4407 Rivanna Drive
Monticello**



**3315 Trail Ridge Road
Falls Creek**



**7213 Trail Ridge Court
Falls Creek**



**3301 Trail Ridge Road
Falls Creek**



**6908 Chartwell Court
Falls Creek**



**6910 Chartwell Court
Falls Creek**



**6906 Chartwell Court
Falls Creek**



**10412 Sterling Springs Road
Sterling Springs**



**703 Lake Sterling Road
Sterling Springs**



**Next
Sterling Springs**



**2403 Phoenix Hill Drive
Winding Falls Estates**



**2405 Phoenix Hill Drive
Winding Falls Estates**

EXAMPLES--

Of a few of the details
Matthews Homes, Inc.

/

A & K Builders, Inc.
use



Double formed poured foundation



Exterior foundation water proof sealer



Wood Front Door



Plantings



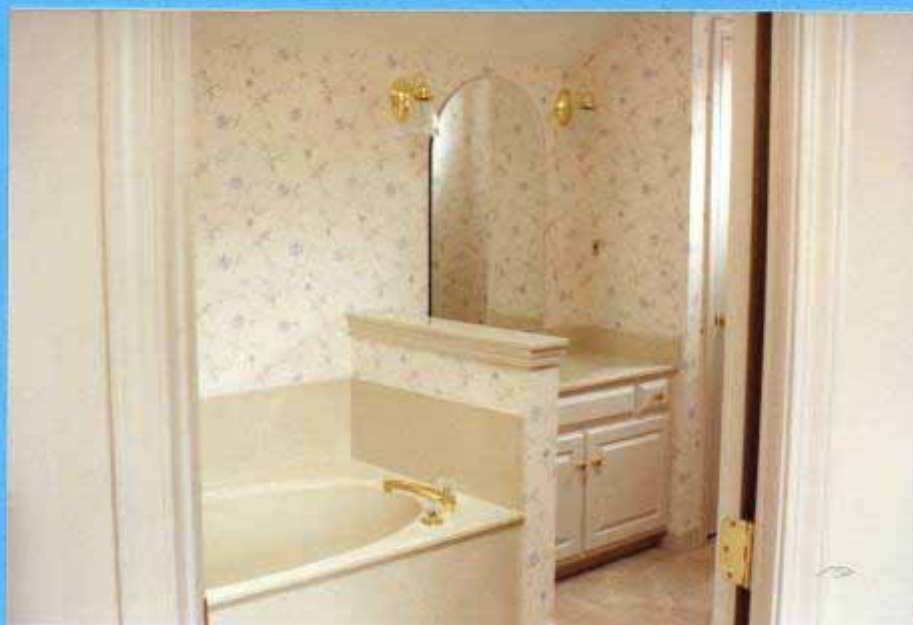
Deck



Deck



Vanities



Vanities



Whirlpool Tubs

Whirlpool Tubs



Fireplace



Fireplace



Stairs



Stairs



Hardwood



Hardwood



Bookcases



Bookcases



Wet Bar

Wet Bar



Kitchen--no soffit, light box, crown mold, Hickory, hidden hinges, special panneling, brass



Kitchen







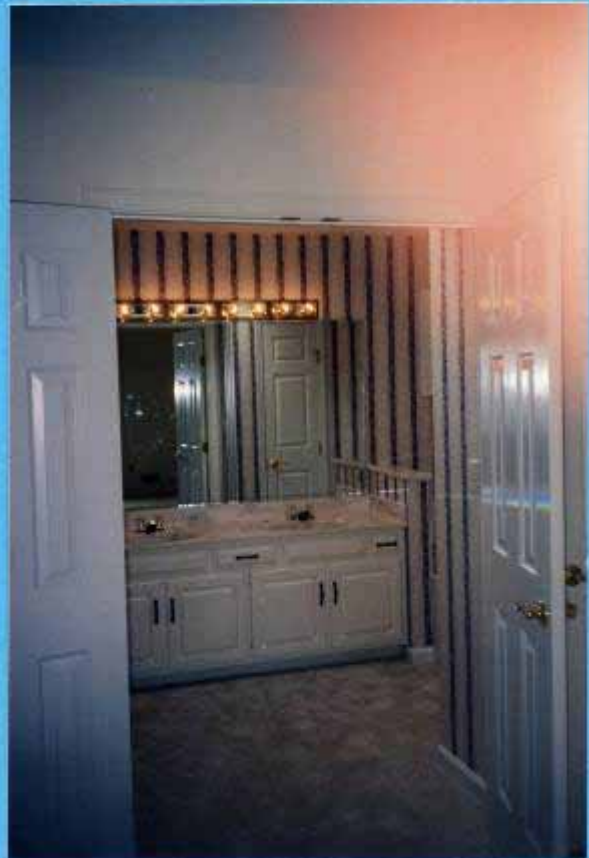


















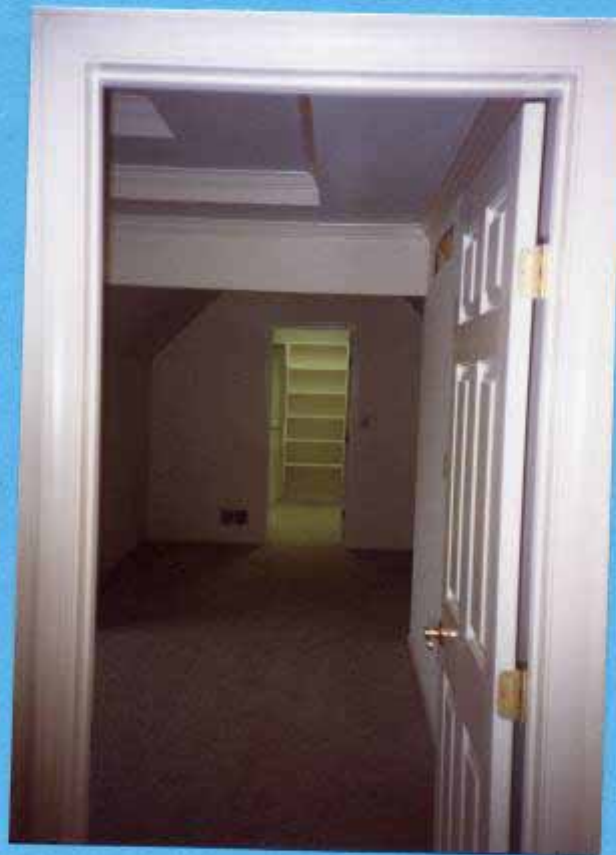










































LEADED GLASS SIDELIGHTS

#64 3315 Trail Ridge Road
#122 6906 Chartwell Court

Falls Creek
Falls Creek



LEADED GLASS SIDELIGHTS

#24
#1

Spring Ridge Road
Spring Ridge Road

Indian Creek
Indian Creek



LEADED GLASS SIDELIGHTS

#123	6908 Chartwell Court	Falls Creek
#19	10412 Sterling Springs	Sterling Springs
#143	1134 Kirkham Road	Douglass Hills Estates



LEADED GLASS SIDELIGHTS

#126	7213 Trail Ridge Court	Falls Creek
#96	3301 Trail Ridge Road	Falls Creek
#23	9921 Spring Ridge Road	Indian Creek
#84	12600 Kirkham Road	Douglass Hills Estates



LEADED GLASS SIDELIGHTS

#124 6910 Chartwell Court Falls Creek

This was about \$140.00 higher than all the others, in the \$475.00 range.



Dear Mary Helen & Ben-
Al & Karen-

Jeff and I appreciate all of your assistance in building our new home. Most people can relate story after story of horror - I can only think of a few (JUST KIDDING!)

We are very satisfied with the quality of our home and someday when we are rich and don't have to worry about allowances - we'll have you build our "dream home!"

Thanks Again -
Denise & Jeff Spalding

Mary Helen,

I'm sending this to thank you, Ben + The Rings for the lovely flowers you sent. Also for all your help and kindness. Jerry and I really appreciate dealing with such nice people as you.

Thanks Again,
Jerry + Debbie Kirby

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A & K Builders, Inc.**

OFFER

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- ✓ Over 60 years of combined experience
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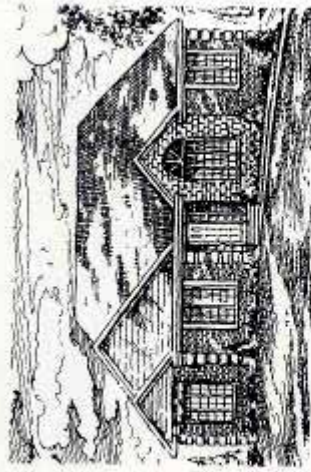
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- Realistic Allowances
- COMPETITIVE PRICING



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