

Al Ring Real Estate Services

1996 to 1998

Louisville, KY & Tucson, AZ

By Al Ring, 2007

In 1996 Ben & Mary Helen Matthews had decided to retire so we closed down our partnership of Matthews Homes/A & K Builders. I closed the A & K Building, Inc. corporation, and Karen & I decided I was going to retire as soon (as our son graduated from high school in the summer of 1998) and move to Tucson. With all this in mind I needed to complete my career in real estate for another year and a half.

I stayed with Re/Max Properties East and started Al Ring Real Estate Services and did some Transaction Coordinating for Jeff Jones, David Yunker and Jan Johnston. I designed forms and systems and did a few of these so I could stay busy. I also struck up a handshake deal with Harrell Tague my broker at Re/Max Properties East to consult in the marketing department. (See Re/Max section). I continued this until the June 1998 retirement.

During this time I worked on some plans for continued marketing help for Harrell while I was in Tucson and that I could adopt to the Tucson market if I needed to or desired. Harrell decided against this and that was the best decision for him. He expanded his marketing department and hired some very qualified “tech” people and has a great marketing department.

As it turned out I did not pursue anything in real estate in Tucson and was fortunate enough to remain retired since June 1998. Retired is a state of mind. See retirement section and you will see I have been as busy or busier than ever.



TRANSACTION COORDINATOR

Websters defines **transaction** as something transacted; especially: an exchange or transfer of good, services, or funds.

Websters defines coordinate / coordinator as one who brings into a common action, movement, condition. **Harmonize.** The harmonious functioning of parts for most effective result.

I define Transaction Coordinator as one who takes a pending sale and coordinates everything necessary up to and including a successful closing. This does not mean I attend the various functions, but it does mean that I see to it that they get done and that you are aware of what is happening and are present when you should be.

Basic Service & Charges

The basic charge for Transaction Coordinator is. (Per transaction - Paid day of closing.)	\$200.00
Weekly update sheet or more as needed. (Included.)	
Pre typed letters of your choice sent on basic functions provided. (Your letterhead.) (Included.) (May be base set up charge if many or complicated.)	
Hours available to perform these services will be 8:30 a.m. to 5 p.m. Monday through Friday. (Unusual circumstances may change this.) (Al works out of home office and Re/Max office, no set hours at one place.)	
When Al is out of town any services agent has to do will lower the fee. (Al will not get a replacement during time gone.)	
If I have to attend certain functions, such as deliver keys, be at termite or home inspections, travel to get papers or signatures, an additional fee will be charged.	\$25 to \$50 first hour \$35.00 per hour there after
Attend closing.	\$100.00
Transaction falls apart. (If fair amount of work has been done.)	\$50.00 no basic charge

Bookkeeping Services & Charges

Keep tract of income and expenses basic charge.*	\$50.00 per month
Supply Monthly, Year to date, check and cash registers & net worth (included in basic)	
Will include credit card bills, register and reconcile account if business only.	
Write checks once a week. (up to 25 checks you supply envelope)	\$25.00 per month
Will reconcile account if business account only.	
Other bookkeeping services based on an agreed upon charge.*	

*This is not to be construed as doing or advising on any kind of tax work.

	OFFICE	HOME	MOBILE	FAX
Al Ring	425-6000	896-4271	551-5124	423-1666
	VM #129			

1:31 PM

1

12/6/95



TRANSACTION COORDINATION FORM

Agents Case # & Name : **RE/MAX Properties East**

Date received: _____

My agent: **Jan Douglas Johnston** Company: _____

Address: **10503 Timberwood Circle, Suite 100, Louisville, KY 40223**

All phones: OFFICE **425-6000** HOME **327-0450** MOBILE **551-5758** PAGE _____ FAX **423-1666**

Associate # Board: **8568** Office VM #: **425-8757 - 147** 800 #: **1-800-444-1946**

Other Agents: _____ Company: _____

Address: OFFICE _____ HOME _____ MOBILE _____ PAGE _____ FAX _____

All phones: _____

Sellers: _____ Work: _____

Client: _____ Work: _____

Address: OFFICE _____ HOME _____ MOBILE _____ PAGE _____ FAX _____

All phones: _____

Buyers: _____ Work: _____

Client: _____ Work: _____

Address: OFFICE _____ HOME _____ MOBILE _____ PAGE _____ FAX _____

All phones: _____

Contract Information: _____ Date of Contract: _____ Sale price: _____

Address: _____

Termite required: _____ Amount: _____

Inspection required: _____ Insp. made within days: _____

Deposit Amount _____ Who holds: _____

Additional items to remain: _____

Occupancy: _____

Who: _____

Respond on Correction: _____

Condo fee: _____

Other provisions: _____

For
Competent,
Dependable,
Honest
Service,
let *Al Ring*
be your--
Transaction
Coordinator



425-6000 VM. #129
896-4271



Al Ring
Real Estate Services

Offers himself to you--
as a

Transaction
Coordinator



Who is Al Ring?

Al has been selling real estate, managing real estate offices and building houses since 1977.

Al managed and was responsible for training in two real estate offices in Louisville, Kentucky in the 1980's, -- Century 21 Joe Guy Hagan Realtors, and Century 21 Florence Realtors. Before that Al operated his own retail business in St. Matthews, Kentucky for over 10 years. Late in 1989 Al started building houses under the name A & K Builders, Inc. of which he is president, building over 50 homes by 1995.

Al's designations include Graduate Builders Institute, Certified Residential Specialist, Certified Residential Broker and Graduate Realtors Institute. Also in 1989 Al joined RE/MAX Properties East in Louisville, Kentucky, quickly becoming a member of the 100% club.

Al is a Kentucky Colonel and a Knight of St. Matthews. He also served on many committees in the real estate industry and is a former Major, Instructor and Chairman of the Board of the St. Matthews Fire Protection district.

What Can Al do For You!!

For you to make more money, you need to spend more of your time with people, prospecting and less of your time doing busy and detail work. That's where I come in...

- * I take your sale and coordinate it through closing.
- * You go to closing and get the check.
- * I do this for a fee, you have no employees or tax problems.
- * You get a printed update sheet any time you want it, or weekly.
- * I don't get paid until you get paid.
- * The fee is reasonable enough that even on small commission sales it is worth it to pay me.
- * I am a computer person who is competent & organized, that you can count on.



FIRST TRANSACTION COORDINATION JOB I DID



In experimenting with this as a possible career for the future, this was the first one I did. Overall it went very well, I enjoyed it, and the outcome was very good.

Jan (my client) also felt it went very well. The biggest problem will be finding enough "good" agents that would be willing to pay for this service. I plan to keep experimenting with it.

I developed many forms and letters during this.

Closed 1/25/96

	Al Ring Real Estate Services			
TRANSACTION COORDINATOR				
Date:	1/25/96			
Al Transaction number:	JJOB0196			
Client case number:	96-02			
Client:				
Address of property:				
Charges				
Basic charge		\$200.00		
Date: 1/25/96 TOTAL \$200.00				
Payment due date of closing, please make check out to Al Ring.				
Congratulations and Thank You				
Al Ring	OFFICE 425-6000 VM #129	HOME 896-4271	MOBILE 551-5124	FAX 423-1666

	Al Ring Real Estate Services			
Profit Report				
Date:	1/25/96			
Al Transaction number:	JJOB0196			
Client case number:	96-02			
Client:				
Address of property:				
Amount received for service		\$200.00		
Office expenses, postage, paper, etc.	Net	\$1.00		
		\$197.00		
Quadrant hours:	Hours 6			
Made per hour:		\$32.83		
Date: 1/25/96 TOTAL \$200.00				
Payment due date of closing, please make check out to Al Ring.				
Congratulations and Thank You				
Al Ring	OFFICE 425-6000 VM #129	HOME 896-4271	MOBILE 551-5124	FAX 423-1666

9:32 AM

1

1/24/96



TRANSACTION COORDINATION FORM

Date received: 1/9/96

Agents Case # & Name : 96-02 Gaslin

Al's #: JJOH0196

My agent: Jan Douglas Johnston
Address: 10503 Timberwood Circle, Suite 100, Louisville, KY 40223

RE/MAX Properties East

OFFICE 425-6000
HOME
MOBILE
OFFICE VM #: 8568

PAGE
FAX 423-1666
800 #: 1-800-444-1946

Other Agents: Margaret Wohlfahrt
Jim Winchell taking Margaret place

Company: Paul Semonin Realtors
Company: Paul Semonin Realtors home 244-8161

OFFICE 426-4577
HOME
MOBILE

PAGE/VM
FAX 423-0545

Work:
Work:

OFFICE
HOME
MOBILE

PAGE
FAX

Work:
Work:

OFFICE
HOME
MOBILE

PAGE
FAX

Breckenridge Animal Clinic

OFFICE
HOME
MOBILE

PAGE
FAX

Date of Contract: 1/8/96

Sale price: \$166,000.00

Yes
Yes
range, oven

Amount: \$60.00 maximum
Insp. made within days: 5 days
Who holds: Paul Semonin Real.

Occupancy: 1 day from closing
Who:
Respond on Correction: 1 day
Condo fee: no

Other provisions: Subject to the successful closing of Buyers' property at 70 McDougal Rd. Fayetteville, TN, which is scheduled to close 1/15/96. Buyers to have a walk-through inspection 24 hours prior to closing. All warranties including HOW to transfer to Buyers at sellers expense, if any.

9:32 AM

2

1/24/96

All listing information: _____
 Deed Book #: **6315** Date of listing: **1/3/96** MLS#: **600109B**
 Address: _____ Page #: **789** Lot #: **52**
 Loan Information: **NA** Contract date: **1/8/96** Warranty Involved: **yes HOW transfer**
 Divorce/Death involved: **NO**
 Notes:

NOTES:

Does Al have copy of listing: **yes**
 Does Al have copy of contract: **yes**
 Does Al have copy of original contract, not fax: **yes**
 Does Al have Agency Disclosure: **yes**
 Does Al have Condition Disclosure: **yes**
 Does Al have copy of escrow check: **NO** Amount & who has: **\$1,000.00 Paul Seminon Co.**
 Does Al have copy of additional escrow check: **na** Amount & who has:
 Does Al have all other papers necessary: **yes**
 What warranty company involved: **HOW transfer by sellers**
 Does contract call for an inspection: **yes** Ken Osbourne 551-8390

Lender: **First Trust** Loan officer: **Reed Birtles**
 Address: **9400 Williamsburg Pl** Loan processor: **Reed prefer I call him.**
 OFFICE HOME MOBILE PAGE FAX
327-8001
 All phones:
 Sale price: **\$166,000.00** Amount down payment: **\$8,300.00** Rate: **7.30%**
 Amount of loan: **\$157,700.00** Type Loan: **95% conventional**
 Points: **0** Who pays points: **na**
 New loan #: **\$1,089.19**
 Notes: **Already applied for loan, ready to close 14 days, no later than 30 days.**

9:01 AM

5

1/25/96

Phone Log

From Me	To Me	Date & Time	Who Talk To	Note
x	x	1/9/96		Voice mail from Jan, we have our first contract
x		1/10/96		I talked to Jan on process and calling on inspection.
x		1/10/96		I called Jim Winchell on inspection got vm only
x		1/10/96		I called Reed, He has sent Todd package with all documents to sign He also has ordered title, and appraisal, and ask Margaret for info needed on property
x		1/10/96		I called Todd, he is to let me know on termite company, he is to order home owners insurance, he is to look for package from Reed, and I told him of inspection Friday 8 a.m.
x		1/12/96		I talked to Jan on inspection, ok 2 repairs.
x		1/16/96		I talked to Jan and updated and she updated me. Use Bright for termite.
x		1/16/96		I called Reed, appraisal ok 1/16/96, closing at Borders, has almost everything he needs to sub. I told him to set up power of attorney with Borders and buyer.
x		1/16/96		I voice mail to Jim Winchell, Bright termite co., appraisal ok, Borders closing, where are we on insp. repairs.
x		1/16/96		Jim voice mailed back, all inspection items done, will order termite, did they close-I VM yes.
x		1/17/96		Had 3 conversations of vm with Jan.
x		1/17/96		Jim brought by inspection release, has termite in possession.
x		1/17/96		VM to Jim to have Cliff Thienman send letter on inspection.
x		1/17/96		VM to me Cliff to send letter direct to Jan.
x		1/18/96		Reed, survey in, thinks has closing sheet from other closing, Todd has poser of att. Loan and pmi submitted last night 1/17/96, I ask for closing 25, 11 am to 2 pm.
x		1/18/96		VM Jim, thanks for C.T. letter, ask for walk-through 1p, 24th, ask about transfer of HOW warranty, paint basement floor, told trying to close 11 to 2 25th.
x		1/18/96		Jim, How will be transferred, walk - through ok 1 pm Wed., closing times ok, Neither he nor buyer no anything about painting basement floor.
x		1/18/96		Brought Jan up to date, She to handle basement floor painting problem.
x		1/18/96		Todd, He has insurance policy and to bring to closing, pay at closing He already gave Reed closing sheet form other closing.
x				He knows about inspection Wednesday 1 pm, he will have Poser of Attorney
x				He knows to bring certified check made out to himself for closing
x				He knows we are working on closing 25th 11am to 2pm.
x		1/18/96		VM Jim-Thienman letter in mail, I should call Homebuilders on warranty
x		1/18/96		Reed, approved PMI I told him to set closing time, has other colising sheet.
x		1/19/96		I called Homebuilders must call HOW in Texas 1-800-433-7657
x		1/19/96		I called HOW- policy number 4167193 Send copy of new deed and closing sheet

1/25/96

4

9:01 AM

Closing to be at: **David Borders**
 Contact: **Sandy working on closing**
 Address: 950 Breckenridge Lane # 30 40207
 Date of Closing: 1/25/96
 Time of Closing: 12:30 p.m.
 All Phones/Fax: 894-9200
 Notes: **Borders should have power of att., survey,**

Sale price: \$166,000.00 Commission Due: \$ 4,980.00
 Referral Fee: na Company for Referral: na
 Address of referral: na Referral sent: na
 Pre closing inspection: YES, 24 hours Date & Time: 1p.m. January 24, 1996
 Pre closing figures: AI gave 1/24/96 AGENT TO BE THERE: YES, everything went ok
 AGENT GO OVER WITH CLIENT:
 Utilities: Gas & Electric 589-1444 Has done
 Water 583-6610
 Telephone 557-6500
 TKR Cable 448-7750

Checklist for to take to closing: Must take to closing: Owners Notified:
 Escrow check: No
 Insurance: NO Todd to take
 Closing pouch: YES
 Utilities sheet: Give Todd at inspection
 Termite Ins. & bill: NO
 Certified check: Todd to bring
 Survey No
 Other closing sheet No
 Is basement floor painted Should be painted
 Is HOW transferred Todd to do
 Power of Attorney Attorney to have
 At attorney office:
 Other agent has:
 Paul Seminon to bring.
 Todd has policy pay at closing
 You bring
 Jim has termite policy
 Todd to bring
 Attorney office has according to Reed
 Todd & Reed both say they have.
 Check floor on inspection
 Todd to send for after closing
 Todd says attorney has.

Total amount due Al Ring, Real Estate Service, day of closing: \$ 200.00

Al Ring OFFICE 425-6000 vm 129 HOME MOBILE FAX 423-1666

9:01 AM

6

x to HOW, P. O. Box 157087 Irving, TX 75015, they will update records,

x If you want copy of update ask for it.

x 1/22/96 Todd ask about closing and closing costs. I to get back with him as quick as I can.

x 1/22/96 I called Reed, nothing yet.

x 1/22/96 I called Todd back will let him know as soon as Reed has.

x 1/22/96 Update each other, Todd to \$200.00 check for basement floor.

x 1/22/96 Update from Jan & Jim going to paint basement floor, closing 12:30 or after, disconnect phone

x 1/23/96 Reed, loan approved last night, need letter from Tracy on living with friends free

x Must get original here for closing.

x 1/23/96 3 calls with Reed, worked out he employment, closing set, all ok.

x 1/23/96 I V.M. Jim on closing time, telephone disconnect, inspection, painting ok.

x 1/23/96 I updated Todd on closing time items he would need, remind of inspection.

x 1/24/96 Sandy David Borders, have survey, power, need insurance price.

x 1/24/96 I called insurance co. for price of policy, Pat \$427.93.

x 1/24/96 Pat from insurance called back with price.

x 1/24/96 I called Sandy with insurance information, later got closing figures.

x 1/24/96 Jan closing figures and walk - through, ok.

x 1/24/96 Called Todd, gave closing figures, went over everything, congratulations.*



Buyer's Closing Costs

Underwriting fee	\$185.00
Document preparation fee	\$150.00
Warehouse fee	\$45.00
Tax Service fee	\$75.00
Interest from 1/25, to 2/1, first payment March	\$223.05
MPI	\$215.54
Hazard Insurance	\$427.93
Hazard Insurance reserves 2 months	\$71.32
Mortgage Insurance 1 month	\$107.77
County property taxes reserve	\$534.04
Title examination	\$483.00
Title insurance lender	\$326.50
Power of attorney	\$35.00
5% title insurance tax	\$16.33
Recording fees	\$42.00
Record power of attorney	\$12.00
Survey	\$85.00
Courier fee	\$25.00
Flood certification fee	\$20.00
Courier fee	\$25.00

TOTAL CLOSING COSTS	\$3,104.48
----------------------------	-------------------

Adjustments From Sellers	county taxes	\$109.74
--------------------------	--------------	----------

TOTAL ADJUSTED CLOSING COSTS	\$2,994.74
-------------------------------------	-------------------

SALE PRICE	\$166,000.00
-------------------	---------------------

TOTAL CLOSING COST AND SALE PRICE	\$168,994.74
--	---------------------

Deposit already paid	\$1,000.00
----------------------	------------

Loan amount	\$157,700.00
-------------	--------------

TOTAL AMOUNT NEEDED:	\$10,294.74 *
-----------------------------	----------------------

* Certified check made out to yourself.

Any questions, call Al Ring, 425-6000 V. M. #129



RE/MAX properties east
 10503 timberwood circle, suite 100
 louisville, kentucky 40223
 phone: (502) 425-6000
 an independent member broker



Friendly Reminder!!

Todd

Things to do and bring to closing:

Closing set for Thursday __ p.m., January, 25, 1996 at 950 Breckenridge Lane #30, 894-9200

Please call on utilities.

Bring to closing--

- Insurance policy and bill.
- Signed Power of Attorney with State Seal
- Certified check (made out to you)
- Check book just in case.

After closing, when you get your deed in the mail, mail a copy of it and your closing sheet with this policy number 4167193 to HOW, P. O. Box 157087, Irving, TX 75015. They will change their records on the warranty. If you want a copy you must ask for it. Any questions - 1-800-433-7657

Congratulations & Good Luck



RE/MAX properties east
10503 timberwood circle, suite 100
louisville, kentucky 40223
phone: (502) 425-6000
toll free: 1-800-444-1946
an independent member broker



For Your Convenience!

Please remember to have the utilities put in your name. You should make these calls before closing and have it done for possession day.

Louisville Gas & Electric

589-1444



Louisville Water Company

583-6610



South Central Bell

557-6500




TKR Cable

448-7750




RE/MAX properties east
 10503 timberwood circle, suite 100
 louisville, kentucky 40223
 phone: (502) 425-6000
 toll free: 1-800-444-1946
 an independent member broker



Al Ring Services
7686 East Camino Amistoso Tucson, AZ 85750 520-000-0000

"Specializing in computer creations & presentations"



Al Ring Services
7686 East Camino Amistoso Tucson, AZ 85750 520-000-0000

"Specializing in computer creations & presentations"



Al Ring Services
7686 East Camino Amistoso Tucson, AZ 85750 520-000-0000

"Specializing in computer creations & presentations"



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**



Al Ring Services

7686 East Camino Amistoso
Tucson, AZ 85750
520 - 000-0000

**"Specializing in Computer
creations & presentations"**

The following was a Power Point presentation I developed for selling the new business in Tucson. It was never used. The first slide had sound.

Hello—I'm Al Ring and I would like to introduce myself and my business to you in the next few minutes. I will give you my background and qualifications as well as the services I have to offer.

Thank you for taking the time to view this presentation, I sincerely appreciate it. Lets get going.

This is included in this section as a Video.

