

REAL ESTATE REPORTER

April 2006

GREG LOBBREGT

KELLER WILLIAMS REALTY
Call 269-GREG (4734) • email: greg@greglobb.com
www.abqforsale.com • www.greglobb.com

VENDOR SPOTLIGHT



An Interview with Jason Pike, Countrywide Home Loans

What is the deal with rates?

Any predictions for the coming year?

Rates change! I have no clue what will happen. The economy controls rates and are generally based on the 7 or 10 year bond. If I ever advise you what to do on rates, go the other way. You most likely will come out ahead. I am a poor gambler!

What can Countrywide offer clients that other mortgage lenders can't?

Efficient no nonsense lending. Guaranteed closing cost estimates. Closing dates met EVERYTIME. Countrywide retains servicing and most likely will not sell the loan. If issues occur, call us and we will take care of it. We also offer FIVE options for payments including bi-weekly payments, and payments can be made at ANY branch nationwide. We are in EVERY large city in America.

In addition, we make the decisions here at my branch. This includes processing, underwriting, closing, and funding the loan. Countrywide offers a Structured Loan Desk that helps us land larger loans that make sense but cannot fit in the box. Also, MY experience of 22 years should be worth something! My answers are correct the first time.

What's the benefit of local staff and underwriting?

We simply have NO excuses. It is our sole responsibility to deliver! We cannot blame anyone for screw ups. Also our local representation fully understands our market, appraisals, areas, etc. In my case these people report directly to me. This is a MAJOR value!

Tell us about the fast and Easy program or any other programs that you think consumers need to know about.

The fast and Easy Program is Countrywide's exclusive program to reward borrowers with high credit scores. It is simply a document relief pro-

gram that allows borrowers the ability to close a loan without all the paperwork. The interest rates are the same for this program. This is a great value to those who are self employed or customers who have already packed! We also have many other programs designed for those who cannot document income or assets.

What about your web site: www.fast-ermove.com? Any helpful tips or tools people should know about?

The site provides information on our market and our State. I offer an application tool, but I prefer doing this via telephone. I tried to create a site that is about our area and not only about me.

I get calls from clients sometimes telling me they got a great rate from an internet our out-of-state lender. What is your response?

- I am 100% reliable
- I am 100% accessible (e-mail, office phone, cell phone, pager)
- I am without a doubt 100% dependable
- Lastly I am accurate, there are never any surprises at the closing table

When customers work with out of state lenders there are no guarantees and many times there are surprises. The customer cannot get into a direct person who is responsible, reliable and dependable, they are at the mercy of whoever picks up the cell phone or worse yet, answers their email. Service is seriously impacted, and while the price may be right, it never really is worth it in the end.

How do people get in touch with you about financing or refinancing their home?

They can reach me at 505-828-9400. If it's after hours, the system will page me, as well, so I'll always get their message, any time, day or night.

**It's STILL
A HOT
Time to Sell**

**Your Home Could be
Featured in my Next
Newsletter.**

**Call for a Free Market
Analysis Today!**

**Call Greg at
269-GREG (4734)**

HOMEOWNER SERVICES DIRECTORY

ACCOUNTANT

Harry Weils 898-3504

ADVERTISING AND COMMUNICATION

Signal Creative (Debi) 998-2100

ALTERATIONS

Stephanie Carter 296-0688
(Home & Personal)

APPLIANCE SERVICE

Layton's Appliance Service 344-9663
Ole's Appliance Service 244-1010

APPRAISER

Leslie Hulebak 294-8888

ATTORNEY

Sylvain Segal(Real Estate) 888-8888

CARPET & FLOORCOVERINGS

Carpets By JC Carpet & Tile(Rob) 271-7008
Cash & Carry Carpet (Ray Moody) 344-5660

CARPET CLEANING

Pegasus Carpet Care (Paul) 296-0071
Sparkle Brite Carpet Clean (John) 203-2798

CARPET STRETCHING

Franklin (Carpets by Sonja Ref.) 688-3641
Bobby (Cash & Carry Ref.) 315-2494

CLEANING (RESIDENTIAL)

Maria 319-1952

COMPUTER NETWORKING- HOME & SMALL BUSINESS

Richard Davisson 292-1753

ELECTRICIAN-GENERAL

John Demarets 294-0238
Mark Arias 306-3771
Arnulfo Lopez Quinteros 286-4161
Issac Ortiz 270-1156

ESTATE SALES

Sharon's Sales 268-4393
Cross Current Estates
Liquidations and Sales 259-4249
Estate Liquidators
(Leonard Jacober) 899-3445

FLOORING-REFINISHING

Crystal Alchemy (Micki) 907-8892

GARAGE DOOR INSTALLATION

Quality Garage Door (Joe) 298-8374

GENERAL CONTRACTORS/REMODELING

Rusty Arrighetti Bldg. Specialities 379-9699
Bert Thomasson 228-9457

GRAPHIC DESIGN

Kathy Montoya 235-5966

HANDYMAN SERVICES

Pat Beasley (Home) 933-8336
MH Wright (Home & Yard) 237-9286

HEATING & COOLING

Philmore Heating & AC 884-1595
Carlson Heating & Cooling 883-1379

HOME ENTERTAINMENT SYSTEMS

AVR Resources (Richard Gallegos) 9696-AVR
or 991-7424

INSURANCE

State Farm (Ken Brudos) 836-5060

INTERIOR DECORATING

Lee Flint 401-3908
Interior Impact (Jan Coughlin) 898-7048

LAWN MAINTENANCE/LANDSCAPING

Hidden Valley Landscaping 856-5299
Rudy's Grounds
Maintenance Service 281-1678

MORTGAGE COMPANY

Countrywide Home Loans (Jason Pike)
828-9400

MOVERS

Graebel Movers (Tom Reichert) 831-8000
American Movers (Frank Barela) 991-6001

PAINTING

Andy's Painting 934-0660
Joe Till 269-1478

PERSONAL TRAINING

Ab-Salute Fitness (Tom Bailey) 604-5768

PEST CONTROL

Eagle Eye Exterminating (Aaron) 991-3931
Alliance Pest Mgmt. (Alan Feurer) 892-6100

PET SITTING SERVICE

Ruth Connery 292-7202

PLUMBERS

RS Mechanical (Rick Stein) 239-5233

POOL MAINTENANCE

Dan Carrigan Pool and Spa Tech 797-9680

PROPERTY MANAGEMENT (RESIDENTIAL)

Jim Siebenthal Property Mgt. 797-8764

RESURFACING SINKS/TUBS/COUNTER

B&K (Billy) 866-6930
Granite Transformations 872-3600
New Surface 294-4966

REAL ESTATE SERVICES

Greg Lobberegt
269-GREG(4734)



ROOFER

Steve Maestas 450-8422

SECURITY SYSTEMS

The Alarm Store (Lynn Russell) 881-0001
Alarm Research (Paul) 291-9458

SPRINKLER MAINTENANCE

Cityscape Landscape Solutions (Guy Parker)
266-6338

STAINED GLASS

Pam Baker 401-5123

STORAGE

Economy Storage 294-4444

STUCCO WORK

Chuck Gonzales(Patching/Repair) 869-7041
Stucco Seal (Robin Sproul) 292-7325
J & L Stucco (Whole House) 831-2711
(Jake) 975-5191
(Leo) 975-5190

TILE WORK

Ernie 980-0088
Jonus 401-5337

TITLE/ESCROW SERVICES

U.S. Title (Cari L. Payne) 353-3500

TERMITE TREATMENT

Alliance Pest Mgmt. (Alan Feuer) 892-6100

WALLPAPER

Angie Fincher Wallpapering 298-9053
Linda Jeffery 294-4029

WINDOW CLEANING

Squeaky Clean 259-3915

WINDOW REPAIR

M&T Glass 292-9188
Preferred Glass & Mirror 293-2060

WROUGHT IRON

Action Security Iron, Inc. 344-5451

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9201 Montgomery Blvd. NE • Suite 101
Albuquerque, NM 87111

Please call before you come by --269-GREG (4734).

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OR long distance

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if you can cancel your PMI (Private Mortgage
Insurance) or to help you determine a price if
you are ready to sell your home.

FREE report on comparable sales in your neighbor-
hood to help you protest your property taxes

FEATURED LISTINGS



13105 Sunrise Trail NE

HIGH DESERT! Incredible Harder Custom 3BR+study home with panoramic mountain and city views. Spacious open rooms, cherry wood cabinetry, granite counters, travertine floors, and a wonderful outdoor patio area. Backs up to open space. Nice and Private. Oversized 2 car garage(one side is almost 2 deep!) 2752 sf. \$675,000 Call Greg at 269-GREG (4734).



13455 Desert Hills NE

FOOTHILLS! You would not believe the gorgeous updates that have been done to this very incredible and unique split level custom home. The expansive unobstructed views of the city and mtns will leave you breathless. Huge walk-in in mstr. Has a children's rm/media/store rm (480 sqft). This home is truly a must see. A premier lot. VIEWS!VIEWS!VIEWS! \$595,000, 3039SF Call Greg at 269-GREG (4734).



811 Piedra Vista NE

FOOTHILLS! This incredible 4 bdrm custom split level home is located in one of the most highly sought after neighborhoods of the Piedra Vista! The VIEWS of the mtns and city are awesome! Family rm w/woodburning fp and wet bar, large mstr w/sitting area, new garage door and opener, new water heater, 6 new skylights that drench this home in sunlight. Beautiful kitchen with island and 1/2 bath off kit. RV/boat parking. Home shows pride of ownership. \$429,900, 2762 SF. Call Greg at 269-GREG (4734).



14304 Stalgren NE

FOOTHILLS! WOW! This gorgeous single level 4bdrm with awesome open flrpln has upgrades galore. Living/dining combo, incredible kitchen with total remodel to include gas cook top with 5 burners, beautiful cabinets, pantry with pullouts and corian countertops. Large corner lot with gated RV/boat parking. Huge laundry rm w/half bath. Jetted tub in hall bath. Mstr has 2 headed shower and large walk-in closet. New carpet and tile throughout. VIEWS! Sqft:2540 . \$329,000 . Call Greg for at 269-GREG (4734).



1123 Narcisco NE

FOOTHILLS! Beautiful 4 bedroom, 3 bath Colonial home that backs up to the Open Space Preserve! Light and bright, pitched tiled roof, storage shed, and gorgeous private backyard that has a gate opening up to the Open space. \$359,900, 2100 SF. Call Greg at 269-GREG (4734).



12917 Eagle Dancer NE

FOOTHILLS! Beautifully updated & remodeled 3 br. home in Kachina Hills! Remodeled kitchen with cabinets, appliances, counter tops, and tile floors. Newer heater and refrigerated A/C. Huge walk-in closet in master br. and jacuzzi tub and separate shower in the master bathroom. Re-stuccoed (2 years ago), RV pad, and very large 2nd bedroom. Vaulted ceiling brings a lot of light into this well maintained home. \$309,900. 3039 SF. Call Greg at 269-GREG (4734).



6115 Costa Blanca NW

Wonderful light and bright 3 bedroom Artistic home located in a beautiful neighborhood. Very well maintained with lots of great features: refrigerated air, mountain views, huge master bedroom with garden tub and shower, shelving in the garage, beautiful backyard with real-turf, fountain, and gazebo. 1640SF, \$189,900 Call Greg at 269-GREG (4734).

Supply vs Demand

Far Northeast Heights

Price Range	Active Listings	Under Contract This Month	Current Supply	Last Mo. Supply	Change in Supply
<\$99,999	6	7	9	1.8	-9
\$100,000 - \$149,999	2	8	3	.8	-6
\$150,000 - \$199,999	6	11	.5	.5	-1
\$200,000 - \$249,999	12	18	.7	1.1	-4
\$250,000 - \$299,999	12	16	.8	1.8	-1.1
\$300,000 - \$349,999	8	7	1.1	1.3	-2
\$350,000 - \$399,999	7	3	2.3	0.6	1.7
\$400,000 - \$449,999	5	5	1	2.5	-1.5
\$450,000 - \$499,999	4	1	4	3.0	1
\$500,000 - \$549,999	3	1	3	1	2
\$550,000 - \$749,999	9	0	0	1	-1
\$750,000 - \$999,999	2	0	0	0	0
>\$1,000,000	2	1	2	4	-2
Totals	78	78	16.5	19.5	-3

North Valley

Price Range	Active Listings	Under Contract This Month	Current Supply	Last Mo. Supply	Change in Supply
<\$99,999	6	7	.9	1.6	-7
\$100,000 - \$149,999	7	11	.6	.5	.1
\$150,000 - \$199,999	20	16	1.3	3.1	-1.9
\$200,000 - \$249,999	7	9	.8	2.4	-1.6
\$250,000 - \$299,999	10	2	5	10	-5.0
\$300,000 - \$349,999	14	2	7	10	-3.0
\$350,000 - \$399,999	14	4	3.5	3.7	-0.2
\$400,000 - \$449,999	7	5	1.4	2	-0.6
\$450,000 - \$499,999	4	2	2.0	3	-1.0
\$500,000 - \$549,999	3	0	0	3	-3.0
\$550,000 - \$749,999	10	4	2.5	12	-9.5
\$750,000 - \$999,999	14	0	0	12	-12.0
>\$1,000,000	15	0	0	15	-15.0
Totals	131	62	24.9	78.3	-53.4

Northeast Heights

Price Range	Active Listings	Under Contract This Month	Current Supply	Last Mo. Supply	Change in Supply
<\$99,999	2	5	0.4	0.5	-0.1
\$100,000 - \$149,999	30	27	1.1	0.5	0.6
\$150,000 - \$199,999	25	36	0.7	0.9	-0.2
\$200,000 - \$249,999	10	5	2.0	1.6	0.4
\$250,000 - \$299,999	12	6	2.0	1.8	0.2
\$300,000 - \$349,999	3	1	1.0	0	0
\$350,000 - \$399,999	1	1	0	0	1.0
\$400,000 - \$449,999	0	0	0	0	0
\$450,000 - \$499,999	1	0	0	0	0
\$500,000 - \$549,999	0	0	0	0	0
\$550,000 - \$749,999	0	0	0	6	0
\$750,000 - \$999,999	0	0	0	0	0
>\$1,000,000	0	0	0	0	0
Totals	84	81	7.2	8.3	1.9

Northwest Heights

Price Range	Active Listings	Under Contract This Month	Current Supply	Last Mo. Supply	Change in Supply
<\$99,999	8	9	.9	1.6	-0.7
\$100,000 - \$149,999	21	35	.8	.7	-0.1
\$150,000 - \$199,999	42	37	1.1	1.6	-0.5
\$200,000 - \$249,999	52	16	3.5	3.9	-0.4
\$250,000 - \$299,999	23	13	1.8	4.6	-2.6
\$300,000 - \$349,999	15	3	5.0	12	-7.0
\$350,000 - \$399,999	8	0	0	0	0
\$400,000 - \$449,999	6	2	3.0	2.5	-3.0
\$450,000 - \$499,999	4	0	0	6	0
\$500,000 - \$549,999	1	0	0	0	0
\$550,000 - \$749,999	4	1	4.0	0	4
\$750,000 - \$999,999	2	1	2.0	0	2
>\$1,000,000	3	1	3.0	0	3
Totals	189	117	24.9	30.4	-5.5



Up to four free Tram passes are available from us every day. Call early to reserve your passes, as they are available on a first come, first served basis. Call 269-GREG (4734).

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