

WE SELL HUD HOMES

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**The
Results
Driven
Team**

FREQUENTLY ASKED QUESTIONS

What is a HUD Home? A HUD Home is a property with an FHA insured mortgage that has gone into default. The lender acquires the property, submits FHA insurance claim, and then conveys ownership to the U.S. Department of Housing and Urban Development (HUD). HUD will then sell the home through their Asset Manager (AM), BLB Resources. A HUD Home can be a single family residence (SFR), townhouse, condominium, mobile home or multiple family attached home up to 4 units.

Who can buy a HUD Home? HUD Homes may be purchased by any individual, company, HUD-approved non-profit organization, or government entity that can secure financing or pay cash for the property. Interested buyers must submit bids through a HUD-registered real estate agent.

There are two main types of HUD Home purchasers: Owner Occupants and Investors. An owner occupant buyer is a person who will live in the property as their primary residence for at least one year and has not purchased another HUD Home as an Owner Occupant within the past two years. Investor buyers are people who purchase the property as an investment or as a second home, or who do not qualify as an Owner Occupant.

How can I buy a HUD Home? If the buyer is financing the purchase of a HUD Home, HUD first requires the buyer to be pre-approved for a mortgage in an amount sufficient to purchase the property. If the buyer is paying cash, the buyer must provide verification of funds. Once the buyer has obtained a pre-approval or verification of funds, the buyer should find a HUD Registered Agent, who can help the buyer find an appropriate property and submit a bid on it. All buyers must submit their bids online through a registered real estate agent.

When can investors submit bids? After the Exclusive Listing Period has expired, unsold properties enter the Extended Listing Period. These properties are available for all purchasers, including investors, on a daily basis until an acceptable bid is submitted. Bids are opened and reviewed the following business day.

Lori and Toni

*19 Years of
"Specializing In Client Satisfaction"*

Buyer's Representatives:

- MLS
- HUD HOMES
- Foreclosures / REO
- Short Sales
- For Sale by Owner
- New Homes

Seller's Representatives:

- MLS Listings
- Short Sales
- Pre-Foreclosures

Leasing Agents:

- Houses
- Condos/Town Homes



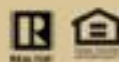
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Maricopa

Photo	2-8-12	2-17-12	\$190,000	New Listing	023-322746	2522 Coyote Creek Dr Anthem, AZ 85086	2003	4 / 2.5 2,617	IN
		Initial							
	<i>Special Comments</i>								
	Disclosures: HOA Management fee of \$235.95 Quarterly : AAM, LLC. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	12-17-11	2-10-12	\$152,000	Relist	023-245205	40033 N Cross Timber Anthem, AZ 85086	2003	5 / 2.5 2,204	IN
		Daily							
	<i>Special Comments</i>								
	Disclosures: HOA Management fee of \$235.95 Quarterly : AAM, LLC. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	1-25-12	2-10-12	\$186,000	New Listing	023-300536	931 E Blackhawk Drive Phoenix, AZ 85024	2000	4 / 2 1,755	IN
		Daily							
	<i>Special Comments</i>								
	Disclosures: HOA Management fee of \$30 Monthly : Snow Prop Serv. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-1-12	2-10-12	\$145,000	New Listing	023-261796	15026 S 28th Street Phoenix, AZ 85048	1988	3 / 3 1,640	IN
		Initial							
	<i>Special Comments</i>								
	Disclosures: HOA Association fee of \$150 Semiannually : Mountain Park Ranch. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	12-30-11	2-10-12	\$97,100	Relist	023-144994	2345 E Shaw Butte Dr Phoenix, AZ 85028	1968 LBP	3 / 2 1,332	\$1,320 IE
		Daily							
	<i>Special Comments</i>								
	Repairs: Prime and paint untreated exterior wood, Install gutters and downspouts at rear of subject, Replace damaged rear fascia, Scrape, prime, and paint exterior surfaces where paint is peeling and flaking. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								

	List Date	Deadline	List Price	Status	FHA Case #	Address	LBP	Sq. Ft.	T/O
	2-4-12	2-13-12 Initial	\$67,000	New Listing	021-934385	924 East Tonto Lane Phoenix, AZ 85024	1982	2 / 1 1,004	\$440 IE
	<i>Special Comments</i> Repairs: Paint bare wood on trim West side, Replace missing roof shingles, Repair electrical out front to code or remove. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-1-12	2-10-12 Initial	\$57,000	New Listing	023-200659	8225 N Central Ave Unit #11 Phoenix, AZ 85020	1978	2 / 1.5 1,229	\$550 IE
	<i>Special Comments</i> Disclosures: HOA Association fee of \$170 MONTH : Central Commons. Repairs: Repair damaged plumbing lines. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-8-12	2-12-12 Initial	\$55,000	New Listing	023-246156	1026 W Campo Bello Dr Phoenix, AZ 85023	1978	3 / 2 1,010	UI
	<i>Special Comments</i> Disclosures: Evidence of mold-like substance, take appropriate action, Prime and paint untreated exterior wood surfaces, Secure exposed wiring protruding from ground at carport / porch, Cover exposed electrical wiring in utility / laundry with sheathing. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	1-13-12	2-10-12 Daily	\$52,900	New Listing	021-963346	1119 E. South Mountain Ave Phoenix, AZ 85042	1970 LBP	4 / 2 1,348	\$935 IE
	<i>Special Comments</i> Repairs: Replace water heater, Repair plumbing system, Repair sanitary sewer system, Repair electrical system. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-7-12	2-16-12 Initial	\$49,000	New Listing	023-167697	4222 S 62nd Ln Phoenix, AZ 85043	2002	3 / 2 1,322	\$660 IE
	<i>Special Comments</i> Disclosures: HOA Management fee of \$51.88 Monthly : Rossmar & Graham. Repairs: Install flooring where sub-floors are exposed, Replace missing smoke detectors. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								

	List Date	Decline	List Price	Status	FHA Case #	Address	LBP	Sq. Ft.	F/O
	2-7-12	2-16-12 Initial	\$47,000	New Listing	023-265311	2252 E Huntington Dr Phoenix, AZ 85040	2007	1 / 2.5 1,133	\$1,100 IE
	<i>Special Comments</i> Disclosures: HOA Association fee of \$158.26 Monthly : AAM Management. Repairs: Replace missing electrical components, Repair HVAC unit. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-4-12	2-13-12 Initial	\$46,000	New Listing	023-289724	3435 W Danbury Dr Unit B108 Phoenix, AZ 85053	1981	2 / 2 1,197	IN
	<i>Special Comments</i> Disclosures: Condominium, Repair damaged HVAC duct, HOA Association fee of \$254.15 Monthly : Phoenician Pines. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-3-12	2-12-12 Initial	\$45,000	New Listing	023-228003	17838 N 34th Ln Phoenix, AZ 85053	1976 LBP	3 / 1 1,196	\$3,548 IE
	<i>Special Comments</i> Repairs: New roof shingles, Chipping exterior paint, Cap exposed wires, outside back door, Plumbing system failed to hold pressure, Replace damaged disposal, Paint trim around bedroom window, Replace missing outlet covers. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-3-12	2-12-12 Initial	\$41,000	New Listing	023-226629	8531 West Vale Drive Phoenix, AZ 85037	1971 LBP	3 / 2 1,527	\$1,485 IE
	<i>Special Comments</i> Repairs: Improve grade at patio slab, Install garage entry door to improve utilities, Minor roof repairs, Terminate and secure all exposed wiring in garage and utility / laundry area. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-8-12	2-12-12 Initial	\$40,000	New Listing	023-218834	2333 N 49th Drive Phoenix, AZ 85035	1975 LBP	3 / 2 1,080	UI
	<i>Special Comments</i> Disclosures: Evidence of mold-like substance, take appropriate action, Replace all areas of dry rot and repaint , Replace 2 missing (boarded) exterior doors, HVAC needs repair, Replace missing HVAC duct cover, Evidence of defective paint. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								











	List Date	Deadline	List Price	Status	FHA Case #	Address	LBP	Sq. Ft.	F/O
	2-4-12	2-13-12 Initial	\$40,000	New Listing	023-160677	18047 N 1st Street Phoenix, AZ 85022	2002	3 / 2 1,512	\$825 IE
	<i>Special Comments</i> Disclosures: HOA Association fee of \$26 Monthly : Seven Palms Mobile Home Estates. Repairs: Repair damaged HVAC. Misc.: Minimum Commission Applies: Listing Broker \$1,250, Selling Broker up to \$1,250.								
	2-7-12	2-16-12 Initial	\$39,000	New Listing	023-200419	4536 N 82nd Ln Phoenix, AZ 85033	1980	2 / 1 904	IN
	<i>Special Comments</i> Disclosures: Remove security bars without release mechanism from bedroom windows. . Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								
	2-8-12	2-12-12 Initial	\$36,000	New Listing	023-304812	2713 W Rose Lane Phoenix, AZ 85017	1952 LBP	3 / 2 1,360	UI
	<i>Special Comments</i> Disclosures: Evidence of mold-like substance, take appropriate action, Plumbing system needs repair, Adjust water heater flue as needed, Cover exposed wiring, Replace missing breaker slots, Replace broken plug cover, HVAC needs repair, Evidence of defective paint on walls, Possible smoke damage in the attic. Misc.: Minimum Commission Applies: Listing Broker \$1,250, Selling Broker up to \$1,250.								
	2-10-12	2-14-12 Initial	\$36,000	New Listing	023-263269	11826 North 30th Dr Phoenix, AZ 85029	1970 LBP	3 / 2 1,143	UK
	<i>Special Comments</i> Disclosures: Damaged fascia, Per PCR, roof is at end of it useful life. Need replacement, Repairs exceed \$5,000. Misc.: Minimum Commission Applies: Listing Broker \$1,250, Selling Broker up to \$1,250.								
	2-9-12	2-18-12 Initial	\$34,500	New Listing	023-284859	6513 W Clarendon Ave Phoenix, AZ 85033	1978	3 / 1 1,031	\$1,100 IE
	<i>Special Comments</i> Repairs: Remove steel brackets in rear yard, Repair carpeting in bedroom where concrete sub-floor and tack strips are exposed, Terminate or repair plumbing under kitchen sink, Install kitchen range wiring in UL approved conduit. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.								

Photo	LS Date	Deadline	List Price	Status	FHA Case #	Address	LBP	Sq. Ft.	170
	11-18-11	2-10-12 Daily	\$33,000	Relist	023-205273	3811 W Bethany Home Road Phoenix, AZ 85019	1959 LBP	3 / 2 1,302	UK
<i>Special Comments</i>									
Disclosures: Repairs exceed \$5,000, Evidence of defective paint, Repair drywall exposing plumbing , Replace missing switches and outlets, Repair damaged electrical box, Furnace needs replacement, AC needs replacement with heat pump or gas pack, Replace missing window cranks, Remove security bars without quick releases, Plumbing system needs repair. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.									
	12-28-11	2-10-12 Daily	\$31,680	Relist	021-906278	4142 N 11th St Unit #9 Phoenix, AZ 85014	1982	2 / 1.5 916	UI
<i>Special Comments</i>									
Disclosures: Evidence of mold-like substance, take appropriate action, Prime and paint untreated wood exteriors, Replace missing floor covering, Plumbing system needs repair, Replace missing cover plates, HOA Management fee of \$150 Monthly : Colby Management. Misc.: Minimum Commission Applies: Listing Broker \$1,250, Selling Broker up to \$1,250.									
	1-20-12	2-10-12 Daily	\$25,000	Relist	023-105621	17 E Ruth Ave 202 Phoenix, AZ 85020	1985	2 / 2 783	IN
<i>Special Comments</i>									
Disclosures: Replace missing smoke detector, HOA Management fee of \$195 Monthly : Kachina Mgmt. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.									
	2-3-12	2-12-12 Initial	\$20,000	New Listing	023-302074	7550 N 12th St #241 Phoenix, AZ 85020	1972 LBP	1 / 1 560	IN
<i>Special Comments</i>									
Disclosures: Condominium, Property located within a special flood hazard area, flood insurance is required, HOA Association fee of \$175 Monthly : Mutual Management. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.									
	1-21-12	2-10-12 Daily	\$18,500	Relist	023-074681	4625 W Thomas Road #123 Phoenix, AZ 85031	1971 LBP	3 / 2 1,026	\$2,695 IE
<i>Special Comments</i>									
Disclosures: HOA Management fee of \$107 Monthly : Pride Asset Management . Repairs: Replace missing flooring in master bedroom and additional bedroom, Repair plumbing system, Replace water heater TPR valve discharge pipe, Repair electrical outlet, Terminate and secure exposed electrical in utility/laundry. Misc.: Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.									

LS Date	Deadline	List Price	Status	FHA Case #	Address	LBP	Sq. Ft.	F/O
1-14-12	2-10-12	\$18,000	Relist	023-216893	21626 N 23rd Ave Unit # 104-a	1983	2 / 1	\$550
	Daily				Phoenix, AZ 85027		768	IE



Special Comments

Disclosures: HOA Management fee of \$150 Monthly : Management Trust . **Repairs:** Repair drywall at tub/shower ceiling, Repair kitchen plumbing. **Misc.:** Listing Broker 3% of purchase price, Selling Broker up to 3% of purchase price.

2-8-12	2-12-12	\$16,000	New Listing	023-013455	3001 W Roosevelt St	1952	2 / 1	
	Initial				Phoenix, AZ 85009	LBP	1,050	UK



Special Comments

Disclosures: Repairs exceed \$5,000, Repair ceiling exposed to attic, Plumbing system needs repair, Water heater needs replacement, AC needs replacement, Evidence of defective paint. **Misc.:** Minimum Commission Applies: Listing Broker \$1,250, Selling Broker up to \$1,250.