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HOMESMART

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This home qualifies for -100% financing - AND NO PMI hurry while the program lasts! see pages 3 & 4 of the online flier for more detail



\$219,900 1747 W. Colter St., Phoenix, AZ 85015

- 700 Sf House: Renovated 2016
- 2 bedrooms
- kitchen
- living room
- Marble bath with whirlpool tub
- 1car attached garage and
- 1 large detached garage 12x16 installed 2016
- Has sewer line for RV or trailer
- New fences including wood fence for private backyard area
- 14' or 16' rolling gate
- Surveyed
- Walk to light rail.
- New roof 2015
- New ducts 2015
- New windows 2015
- Updated much of electrical and plumbing
- HORSES ALLOWED check with city to verify and how many you can have

# 3 Lots 15,983 sf - public records – land surveyed 14,453 sf 156-37-023-C 1,214 sf 156-37-023-B 316 sf 156-37-022-A

Current tenant would like to stay. Someone is there most of the time. If you just want store work vehicles or cars etc. the buyer would have the benefit of someone there most of the time to watch out over parked vehicles and have cheap parking in central Phoenix.

#### **POTENTIAL USES:**

- Horses
- Someone who likes space
- Builder build more units
- Car enthusiast
- Someone who needs space for vehicles
- Someone who likes to tinker
- Someone who needs workspace
- Permaculture maybe?

#### **Flood Irrigation:**

Small lot abutting 18<sup>th</sup> Ave. account # 214286 Large lot abutting Colter St. account # 401786

#### Zoned for 5 units

Also fronts on 18<sup>th</sup> Ave (dead end from Camelback) And frontage along Colter St.

#### Client Report (1)

#### 1747 W COLTER ST. Phoenix, AZ 85015

	1747 W COLTER ST, Phoenix, AZ 85015			
	5739943 Residential	Single Family - Detached Active		
	Beds/Baths: 2 / 1 Bedrooms Plus: 2 Approx SqFt: 704 / County Assessor Price/SqFt: \$354.97 Year Built: 1962 Pool: None Encoded Features: 21RH2G Exterior Stories: 1 # of Interior Levels: 1 Dwelling Type: Single Family - Detached Dwelling Styles: Detached	Approx Lot SqFt: 15,983 / County Assessor Apx Lot Size Range: 15,001 - 18,000 Subdivision: NILE TRACT BLK 2 Tax Municipality: Phoenix Marketing Name: Planned Cmty Name: Model: Builder Name: unknown Hun Block: 1700 W Map Code/Grid: N34 Bldg Number:		
2017 ARMLS	Ele Sch Dist: 008 - Osborn Elementary District Elementary School: Solano School Jr. High School: Osborn Middle School	High School Dist #: 210 - Phoenix Union High School District High School: Central High School		

ave and west on colter OR - camelback to north on 18th ave to end

Public Remarks: Gorgeous home in the heart of Central Phoenix completely renovated in 201: This immaculately maintained 2 bedroom 1 bath home boasts of a newer: kitchen w/granite countertops, marble bath w/ corner tub, flooring, dual pane windows, paint in & out, roof, hot water tank, updated electrical & plumbing. 1 car attached garage & 1 car det. garage (12x16 w/roll up door). This charming home sits on a very large surveyed lot (zoned for 5 units w/ frontage on 18th ave & Colter). There is also a wood fence around smaller private grassy rear yard. Horses welcome. The 14' solid rolling RV gate & exterior sewer for RV / 5th wheel complete it! Flood irrigation could be resurrected. Short walk to light rail. Great space to tinker, expand, keep lots of vehicles, or the ULTIMATE man cave! Owner/Agent

Features	Room D	etails	Construction & U	tilities	County, Tax and Financing	
1,000 Garage Spaces: 2 Carport Spaces: 0 Total Covered Spaces: 2 Slab Parking Spaces: 0 Parking Features: Detached; Gated Parking; Over Height Garage; Rear Vehicle Entry; RV Gate; RV Parking Pool - Private: No Pool Spa: None Horses: Y Horse Features: Other (See Remarks) Fireplace: No Fireplace Landscaping: Dirt Back; Gravel/Stone Back; Grass Front;	Kitchen Features: Elec; Disposal; Dis in Microwave; Grar Countertops Master Bathroom Laundry: Wshr/Dr Dining Area: Eat-i Basement Y/N: N Sep Den/Office Y/ Items Updated: FII Updated: 2016; FIC Full; Wiring Yr Upd Wiring Partial/Full: Yr Updated: 2015; Ro Full; Kitchen Yr Up Kitchen Partial/Full Yr Updated: 2016; Partial/Full: Full	hwasher; Built- hite : None y HookUp Only n Kitchen /N: N loor Yr bor Partial/Full: lated: 2016; Partial; PImbg ; Roof Yr bof Partial/Full: dated: 2016; I: Full; Bath(s)	Architecture: Ranch Unit Style: All on One Street Facing Const - Finish: Painter Construction: Block; F Wood Roofing: Comp Shingl Fencing: Block; Wood; (See Remarks) Cooling: Refrigeration Heating: Electric Heat Plumbing: Electric Hot Utilities: SRP Water: City Water Sewer: Sewer - Public Services: City Services Technology: Cable TV HighSpd Intrnt Aval Energy/Green Feature Fan(s)	d; Siding Frame - e ; Other 4 Wtr Htr s / Avail;	County Code: Maricopa Legal Description (Abbrev): LOT 5 BLOCK 3 NILE TRACT BLK 2 MCR 001409 AN: 156-37-023-C Lot Number: 5 Town-Range-Section: 2N-3E-18 Cty Bk&Pg: Plat: Taxes/Yr: \$477/2017 Ownership: Fee Simple New Financing: Cash; VA; Conventional Total Asum Mnth Pmts: \$0 Down Payment: \$0 Existing 1st Loan: Conventional; Treat as Free&Clear Existing 1st Ln Trms: Non Assumable Disclosures: Seller Discl Avail; Agency Discl Req Miscellaneous: Home Warranty Possession: Close of Escrow	
Fees & Homeowner Association Information						
HOA Y/N: N / /						
HOA 2 Y/N: / /						
HOA 3 Y/N: / /						
Association Fee Incl: No Fees Assoc Rules/Info: None			Rec Center Fee Y/N: N / / Rec Center Fee 2 Y/N: N / / Land Lease Fee Y/N: N / / PAD Fee Y/N: N / \$0 /		Ttl Mthly Fee Equiv: \$0 Cap Imprv/Impact Fee: \$ 0 \$ Cap Impv/Impt Fee 2:\$0 \$	
Listing Dates	Pricing and Sale Info Listing Contract Info					

100% finanacing- no PMI!!!

Only \$500 contribution from the buyer !!!!!

hurry while the program lasts!!!

## Home Ownership Made Easier (HOME)

At BBVA Compass we believe smart mortgage lending helps build strong neighborhoods and communities. That's why we're committed to investing in communities and helping more people achieve the dream of home ownership through our Home Ownership Made Easier (HOME) mortgages.

See how a Home Ownership Made Easier mortgage can bring the dream of homeownership to your clients.

- Up to 100% Loan-to-Value<sup>1</sup> for certain transactions (requires a \$500 contribution from borrowers own funds)
- While funds last, BBVA Compass may pay certain closing fees for low and moderate income transactions or where the property is located in a low or moderate income census tract<sup>2</sup>
- No Private Mortgage Insurance (PMI)

**BBVA** Compass

- Minimum credit score of 620
- Borrowers may use Seller Contributions, Gift Funds from a relative, or BBVA Compass approved Down Payment Assistance (DPA) programs to help qualify
- Take 30 years to repay. Or the client may choose to build wealth (equity) faster using a 10, 15, 20 or 25 year repayment term with discounted rates based on market trends.
- No income limits apply when the property is located in a Low or Moderate income census tract

Talk with a BBVA Compass Mortgage Expert for details and complete eligibility requirements.

Jesus Ayala Sr. Financial Sales Advisor II NMLS# 568143 3003 North Central Ave Ste 100 Phoenix, AZ 85012 (480) 598-7565 Jesus.Ayala.2@bbva.com

please read reverse side





Program applies to first lien residential mortgage loans to purchase a primary residence in AL, AZ, CA, CO, FL, NM, & TX. For properties located outside of LMI census tracts (to determine see: http://www.ffiec.gov/Geocode/default.asp) income restrictions apply. All loans subject to program eligibility, underwriting and collateral requirements and approval, including credit approval. The decision to obtain homeowners insurance from BBVA Compass Insurance Agency, Inc. or through any another insurance agency or insurance company will not affect our credit decision. <sup>1</sup>Maximum Loan-to-Value is less for loans on condominiums and for certain other transactions. Talk with a BBVA Compass mortgage expert for details. <sup>2</sup>To qualify for bank paid closing fees, the loan must meet certain eligibility requirements and close. Those eligibility requirements include, but are not limited to (1) the property must either be located in a Low or Moderate income census tract (https://www.ffiec.gov/geocode/), or (2) the applicants on the loan cannot have an income greater than 80% of the HUD median income. A lender credit not to exceed \$4,500 will be applied at the time of closing, after final underwriting and product eligibility has been confirmed. The lender credit granted by the Bank cannot be used to pay fees that are already designated to be paid by the seller or other party in accordance with the sales contract and cannot be used to toward pre-paid items such as insurance premiums, taxes, other escrow set-up items, pre-paid interest or to pay discount points. The lender credit will be applied to items affecting the Annual Percentage Rate (APR) in first priority. Loans will follow normal loan processing procedures such as collecting appraisal and credit report fee during processing however the lender credit applied at closing may cover these fees as long as any lender credit was not exhausted on items affecting the APR. Examples of fees that may be paid by the Bank include origination fee, 4506-T fee, underwriting fee, processing fee, tax service fee, flood certification fee, appraisal fee, credit report fee, lender's title policy, county recording fees, pest, survey and others although never to exceed a total amount of \$4,500. Consumer may receive cash back resulting from the lender credit only for items paid outside of closing (POC), for example, the appraisal and credit report fees. Discount points and pre-paid items can be paid by the seller or other third party up to the amount allowed by the product guidelines. This offer is valid on applications received after January 22, 2015 until allotted funds have been exhausted. Offer may be retired or changed at any time. BBVA Compass is a trade name of Compass Bank. Compass Bank is a Member FDIC and an Equal Housing Lender. Rev. 01/2015 / #2671-D



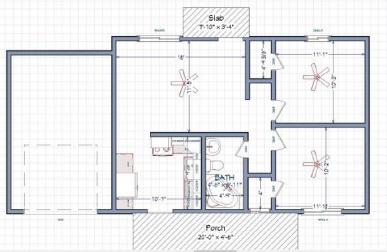
The is a portion of the email between the owner/agent and BBVA compass bank other restrictions apply but this program is available for 1747 W. Colter 85015

It was nice speaking with you a moment ago. I wanted to pass along some

information on one of our Programs that would fit one of your listings on W Colter

St 85015

- 1. 100% financing ....
- 2. No mortgage insurance ...
- 3. No income restriction for 100% eligible properties
- 4. 620 FICO
- 5. Eligible property types are primary residence single family home...



















































### colter





