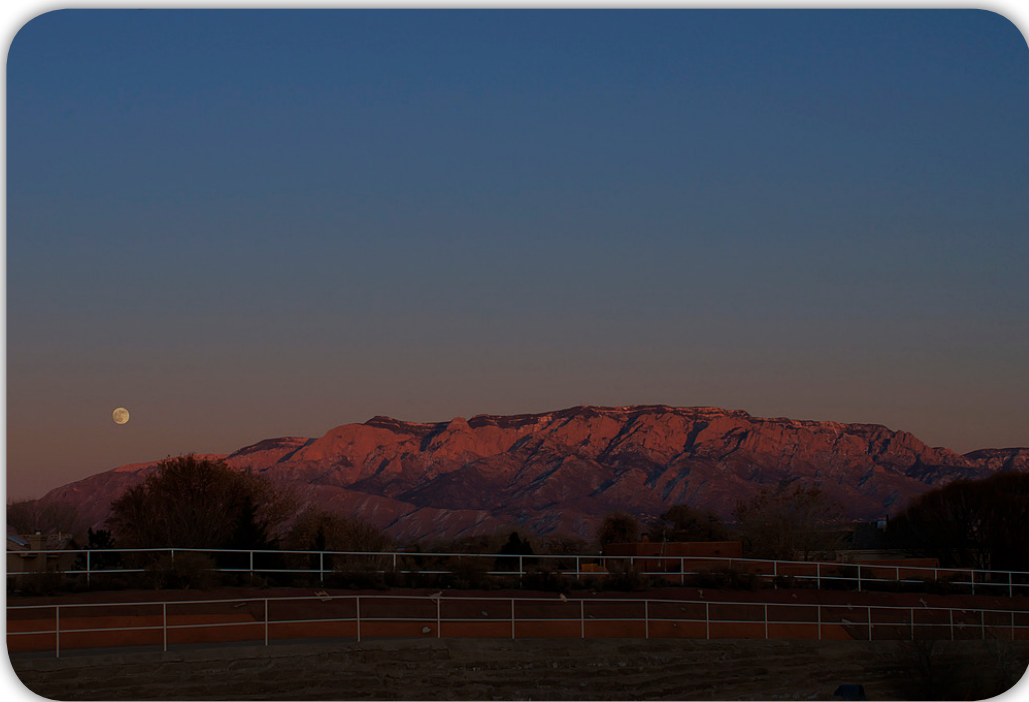


# CHERYL MARLOW & ASSOCIATES

## THE COMPETITIVE EDGE IN TODAY'S CHANGING MARKET



Cheryl Marlow  
Cheryl Marlow & Associates  
Associate Broker

P: 505-238-1000  
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505.897.1100 | [www.CherylMarlow.com](http://www.CherylMarlow.com) | 6240 Riverside Plaza Suite 200, Albuquerque, NM 87120



## *Congratulations!*

You have a Realtor in the top 1% of the nation on YOUR team! With Cheryl Marlow and Associates on your side in a transaction you get her experience serving New Mexico's real estate needs since 1986 and our team's total dedication to customer service.

- » Prudential Pinnacle Award Winner Top 5 Team in the Nation
- » Cheryl was ranked #4 in the nation and #1 Prudential agent in New Mexico for 20+ consecutive years.
- » Rookie of the year 1986 and raging workaholic ever since!
- » In the top 1% of all real estate agents in New Mexico for all companies, and nationally, as well.
- » 770 Kkob AM Real Estate Expert
- » Member of New Mexico Select Realtors
- » Luxury Home Designation
- » Interviewed by Wall Street Journal numerous times
- » National speaker at real estate conventions
- » Speaker at International Real Estate Conference, Rome, Italy 2010
- » Master's Degree in Real Estate Sales from MFO
- » Referred to by many as the "Real Estate Doctor"
- » Serving real estate investors since 1986
- » Cheryl and her team have negotiated in excess of 3,700 successful home sales.

*You've hired the best!* Cheryl knows what she's doing, loves what she's doing and believes in what she's doing.

*The Professional Team with the Personal Touch*

*Teamwork: Another Powerful key to selling your home*

The purchasing of your home is too important to have just one agent working for you. When you hire Cheryl Marlow and Associates, you hire a highly qualified, licensed staff, experienced in all aspects of real estate. Hiring a team means you get the professional service you deserve.

We work with each buyer individually to ensure that there is consistent communication, any concerns are addressed to your satisfaction, and that all aspects of sale are as stress free as possible and are properly coordinated to make the purchase of your home smooth and enjoyable.

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CHERYL MARLOW  
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THE PROFESSIONAL TEAM WITH THE PERSONAL TOUCH

## *What a Realtor Does for You*

### *Loyalty*

Must act in the best interest of the buyer.

### *Obedience*

Must follow the lawful instructions of the principal (buyer).

### *Confidentiality*

Some examples may be:

- » Relationships between agent and other parties
- » Existence of other offers
- » Status of earnest money
- » True worth of property
- » Commission split with other brokers
- » Legal ramifications of important contract provisions

### *Accounting In Dealings*

Reporting of where any money placed in the hands of the broker is kept.

### *Reasonable Skill And Care*

Arriving at a reasonable purchase price and advising buyer of such  
Affirmatively discovering material facts and disclosing them to the buyer  
Investigating the material facts related to the sale.

## *The Benefits of Working with a Realtor*

Nothing can match the feeling you get when you walk into a house and realize: This is going to be my new home. But more often than not, finding just the right home can be a challenging experience.

As your real estate professional, it is my job to find out what kind of home you're looking for.. and to help you find it quickly.

How do I do this? I think my clients would tell you I do this by listening. Finding out what's important in your life. Helping you determine the right price. Locating a home that meets your needs. Then before you know it – you, too, will walk in the front door of YOUR new home. And the memories will begin to grow.

Location, location, location. Yes, you've heard it dozens of time before. When looking for a home, location is the most important factor. And while it's true, the reality of the situation is that price, price, price is probably one of the biggest factors in your buying decision.

As your real estate professional, I won't forget that. I work with you to determine how much you can afford, while still meeting your housing expectations. I'll help you understand financing and will point you in the right direction for getting your mortgage.

### *Advantages For Buyers*

A Realtor will know about several financing options. By pre-qualifying you, a Realtor can help you determine how much house you can afford.

A Realtor can help you find the best home for your needs and financial ability. Size, features, location, accessibility to schools and shopping will all be taken into consideration.

A Realtor can supply information on real estate values, tax advantages, utility costs, municipal services and facilities.

A Realtor acts as liaison between you and the seller to present offers and counter offers until an agreement is reached.

## *Services Utilized to Find Your Home*

### *Existing Homes*

Our Multiple Listing Service is connected to the Albuquerque Board of Realtors. Through MLS I have access to information about all homes listed for sale in Albuquerque and outlying areas, even by other Realtors and other companies. Access to this information is essential in giving you the best service possible!

### *New Homes*

Cheryl Marlow & Associates have established relationships with national and local builders. If you do happen to stop by a builder on your own, please give them one of our cards and let them know that we are representing your interests as your Realtor. We are here to protect you from any problems that could arise during a new construction purchase, from contract to closing. Remember, the new home agent represents the builder's interests, not yours.

### *For Sale By Owners*

Homeowners trying to sell their own homes usually do so in hopes of saving the commission. Coincidentally, this is the reason a buyer wants to deal directly with a homeowner. Unfortunately, most homeowners do not have the training, experience, and resources that Realtors have to price their homes at market value. Buyers can end up paying more than market value for the home.

If you should see a FSBO that appeals to you, remember to have us schedule the appointment. We will pull recent sales in the area and assist you with writing an offer, as necessary. All this ensures that you will have the advantages and protection of a Realtor working for you.

## *Tips for Homebuyers*

### *First Stop: Your Realtor*

As the field of real estate becomes increasingly specialized, more Realtors are defining themselves as “Buyer’s Agents” who work primarily with Buyers. Obviously, buyers are better off with a Realtor who is thrilled to see a buyer get the keys to their first home!

There may be fear of commitment tied to selecting a Realtor. So, instead of choosing a Realtor early in the process, buyers lose valuable time meandering on their own. Selecting a good Realtor is a vital step, though not one that cannot be undone if there is a mismatch. The right Realtor can save you time by educating you about the market and homes of interest.

Keep in mind the listing agent is always representing the seller’s best interests and you need a Buyer’s Specialist to protect and represent your interests.

A seasoned mortgage lender can also make a real difference. Pre-approval means you are nearly guaranteed of getting a mortgage up to a set amount. This document defines your borrowing range and strengthens your bargaining position with the home seller.

### *Make a “Wish vs Want” List for Your New Home*

You may consider a fireplace a heartwarming feature. But more important to you is a second bathroom. And although a spacious backyard is vital to you, a garage is secondary. The best way to separate wishes from sincere desires is to make a priority list.

### *Your Home Search*

Buyers often claim to want one thing yet buy another. As a buyer, you may well find your preferences evolving over time. Searching for the right home is a process of self-discovery. Buyers ought to see a few homes – even if the first one looks right. But keep in mind, someone else may also be looking at “your” home. The BEST homes sell first, so don’t hesitate to make an offer when you find the home that feels right. Driving by potential homes on your own will also maximize your time with your Realtor, eliminating homes that are not “you.”

## *Our Definition of Service*

*Service is finding the home that meets your criteria for the best possible price.*

- » We at Cheryl Marlow & Associates work as a team. Our Buyer's Specialists are available to show you properties at your convenience.
- » We will run a search to find you the perfect home. If we cannot find that home today, we will continue to search the market daily and email you homes that fit your search criteria. We will also be contacting you once a week to update you on the market.
- » Let us do ALL the work for you! Call us if you see any homes on the internet, in magazines, or while out driving that you would like to see. Call us even if your neighbor's home is for sale and you want to buy it. We will research the homes for you and schedule showings.
- » We know this market. We will show you homes that fit your criteria. If the homes we show you do not fit your needs, we will work with you to better determine your needs so that we may efficiently and effectively serve you and get your needs met.
- » Successful, experienced negotiators are working for you. Well over 250 contracts are negotiated each year. Cheryl Marlow & Associates have negotiated in excess of 3700 successful home sales. We will work to get you the best price for the home you desire.



# ON THE AIR



Your agent Cheryl Marlow is the 770 KKOB's Residential Real Estate Expert is now on more stations reaching a broader audience of potential home buyers and sellers reaching over 200,000 listeners!

Tune in to 770 KKOB AM each Wednesday between 7:15 & 7:30 AM or 1:15 & 1:30 PM for Cheryl's latest real estate information!

Tune in, or you can go online anytime to [cherylmarlow.com](http://cherylmarlow.com) to hear the latest information on the Real Estate market!

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KKOB-AM is celebrating over 86 years as New Mexico's #1 choice for news and information. KKOB has the seventh strongest signal in the U.S., covering up to 18 states at night. 770 KKOB is a Qualitative leader in household incomes and consumer spending and is consistently a leader in Adults 25-54 and Adults 25+ in Albuquerque and Santa Fe. The National Association of Broadcaster also chose 770 KKOB as the 1997 "Medium Market Station of The Year" and was nominated for that same award again in 1998, 2003 & 2006. KKOB was also nominated for seven Marconi Awards from the NAB in the last ten years. In 2001, KKOB won the NAB Award for the "News Talk Show of The Year", and was named as the 2002, 2004, 2005, 2006 and 2007 Station of the Year by the New Mexico Broadcasters Association. The highly respected Radio & Records Magazine nominated KKOB nationally as "News Talk Station of the Year". KKOB is home to the University of New Mexico Lobo Football and Men's Basketball broadcasts.

Demo: Adults 35-64 | 200k+ Listeners



ED-FM is like Albuquerque's weather, wait 5 minutes and it'll be completely different! Ed continues to deliver consistent ratings! In the Winter 09 Book ED-FM presented a very diverse and affluent story! ED-FM delivered a Top 5 performance with Persons 25-54 and

35-64! It's never just about ratings on ED, low commercial load (only 10 minutes per hour) and 65% of the audience making \$50,000 or more in income give advertisers one of the most target rich advertising environments in Albuquerque, where your advertising will not get lost and you can control share of voice! Demo: Adults 25-54 | 50k - 75k Listeners



93.3 KOB-FM is Albuquerque's Pop Music Channel. It's the un-thug life antidote. Remarkably consistent strong with Albuquerque's Women and Young Adults. According to the Inter 09 Arbitron Book, KOB-FM continues to be the second Largest FM radio station in

the market, with over 100,000 weekly With more listeners. With more listeners than any other radio station in Morning Drive, Middays, and Evening Drive KOBFM delivers the highly impressionable W18-34 = and is tied for W18-49 total week. These younger adults are ready to be invite to your business for the rest their life. Buy KOBFM and brand them for life! KOBFM is hip, cool and perpetually poised at the very cutting edge of the newest pop culture trends without ever being off-color, or blue. We provide our listeners frequent updates on entertainment, fashion, dining, trends, news, and Television, MTV, People Magazine, Rolling Stone and The Style Channel all rolled into one amazing channel.

Demo: Women 18-24 | 30k - 50k Listeners



Talk Radio 1050-AM delivers the best nationally known radio personalities available, including Don Imus, Dr. Laura Schlessinger. Laura Ingraham, Glenn Beck, Michael

Medved, Neal Boortz & Mark Levin. This powerhouse lineup is enhanced each weekday by both the Wall Street Journal Hour and Bloomberg Business Radio Hour. Talk Radio 1050 KTBL targets the adult News Talk listeners age 25 and over.

Demo: Adults 35-64 | 150k - 175k Listeners



Over 23 years playing the sound track of Albuquerque, 99.5 Magic continues to show remarkable consistency! In the Winter Book: KMGD Delivered an awesome and super efficient book! #1 Music station with the PRIME BABY BOOMER DEMOGRAPHICS women 25-54, Women 35-64 Airing M-F, 6am - 12pm.

Also in those demos Magic was the #1 at work station, the #1 evening drive station and the #2 Morning Drive station! It's not JUST women 25-54, magic ranks in the top 7 in all prime day parts including #3 at work. Magic's audience consists of white collar professional who earn large dollars. In fact, nearly 60% of Magic's listeners earn incomes over \$50,000! We continue to dominate at-work listening with the #1 rated Alison Page Show from 10am-3pm and at night with Delilah's "Night Magic". Along with John Tesh in the afternoons, KMGD delivers all the reasons its listeners call it Magic! Demo: Women 25-54 | 175k - 200k Listeners



610 THE Sports Animal is a sports fan's dream come true. This is the station that eats and breathes sports. New Mexicans from Colorado to Southern NM know that when it comes to hearing great play-by-play, including the premiere football games of the week.

Both college and professional, sports talk and up to the minute sports updates, UNM Lady Lobos Basketball, the Albuquerque Isotopes AAA baseball, World Series, Super Bowl, the NCAA Road to the Final Four, plus Arizona Diamondbacks, NBA's Phoenix Suns and NHL's Coyotes, 610 is their station. Featuring Mike and Mike in the (early) mornings from 4am-8am. Live and local from 1pm-3pm and "The Sports Bar" with Erik Gee who rounds out the day M-F, 3pm-7pm. You home for loyal upscale men in New Mexico is 610 The Sports Animal.

Demo: Adults 25-54 | 50k - 75k Listeners



For 30 Years country listeners in New Mexico's largest city have chosen 92.3 KRST Country Music! KRST is more than a music station it's become a way of life here! In the important Baby Boomer Demo of Persons 35-64 KRST delivers more country

music listeners than any other radio station in the market (WI'09 Arbitron). The "Get Up Gang" featuring music, contests, traffic and weather reports was tied for the #1 with Women 25-54. KRST listeners have the most affluent country audience in Albuquerque with over \$1.1 billion to spend in you business annually!

Demo: Adults 25-54 | 50k - 75k Listeners



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*What are you looking for in a Home?*

What things are most important to you in a home? \_\_\_\_\_

\_\_\_\_\_

Are schools important?  yes  no

If yes, which ones and why?

\_\_\_\_\_

Where do you work

\_\_\_\_\_

When do you want to move in?

\_\_\_\_\_

Where do you want to live?

\_\_\_\_\_

What style home do you prefer?

\_\_\_\_\_

How many Bedrooms? \_\_\_\_ Baths? \_\_\_\_ Living areas? \_\_\_\_ What size Garage? \_\_\_\_

When is the best time to look at homes?

\_\_\_\_\_

If we found the right home for you today, would there be anything that could keep you from buying it?

\_\_\_\_\_

Does anyone else have to approve of your purchase? If yes, who?

\_\_\_\_\_

Any other information to help us find your new home?

\_\_\_\_\_

## *Buyers Desires*

*Need:* These are items that my new property must have! In fact, if it does not have these items, I won't buy it.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

*Want:* It sure would be nice to have these items in my new property, but I can live without them.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

*Wish:* I wish these items were possible and if you could get these items, I would be amazed.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

## Testimonials

After 22 years of successful home sales and many client testimonials, here are some words most frequently used to describe Cheryl and the Team:

*knowledgeable, smart and honest great service  
and communication powerful marketing plan*

We have worked with Cheryl and her team in purchasing and selling several homes over the years. Cheryl is excellent at her job, she gets things done, is very concerned and she really cares!

- Steve & Roseanne Mitchell

I have worked with many realtors in the past so I know what I am talking about when I say Cheryl is absolutely the best agent I have ever worked with! She and her team truly went the extra mile...and then some!

-Eileen Cholden