



MARKETING & SELLING

YOUR HOME



DAVE ROSENFELD
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ABOUT US

Dave is a Veteran of 20+ years in the U.S. Army, and 12 years selling to the U.S. Government. He chose to stop the extensive travel and focus not only on his family, but also those in his community. Dave has a passion for helping everyone around him and now focuses on helping others with their real estate dreams.



Kim's career path started in accounting but eventually shifted to working with builders and other trade professionals. She then became a general contractor, custom home builder and REALTOR® in Kentucky.

Together they have a son, a daughter, and 5 grandchildren.



- INTEGRITY
- CANDOR
- COMPETENCE
- COMMITMENT
- OPTIMISM
- PROFESSIONALISM
- ETHICS





OUR COMMITMENT TO YOU

Thank you for taking the time to review our Seller's Strategy. As the REALTOR® you have chosen to exclusively represent you in the sale of your home, we promise we will:

1. Provide you unparalleled **Client Services** during the entire transaction process, ensuring we understand your needs, wants and expectations. Always returning your calls, texts and e-mails quickly, the **SAME** day.
2. Advise you on pricing your house as well as staging the house.
3. Help you obtain the **Highest Possible Price** for your house in the shortest amount of time.
4. Implement and **Execute** our **60 Point Marketing Plan Quickly** to ensure **Quick Market Reaction** and **Offer**.
5. Coordinate the **House Showings** process as well as **Open Houses**.
6. Present all offers and advise you on the terms and contingencies.
7. Negotiate offers on your behalf.
8. Schedule and coordinate completion of contingencies and inspections.
9. Monitor the **Buyer's** loan process to ensure full execution.
10. Coordinate and supervise the preparation of all closing documents and guide you through the closing process.

We are excited for you and what lies ahead, and we look forward to selling your house so that you may find your next **Home**.

THE ROSENFELD GROUP

DAVE ROSENFELD

REALTOR®

US Army (Ret)

480.376.5545





THE RE/MAX ADVANTAGE

RE/MAX stands for Real Estate MAXimums.
And that's what you can expect - the maximum return.

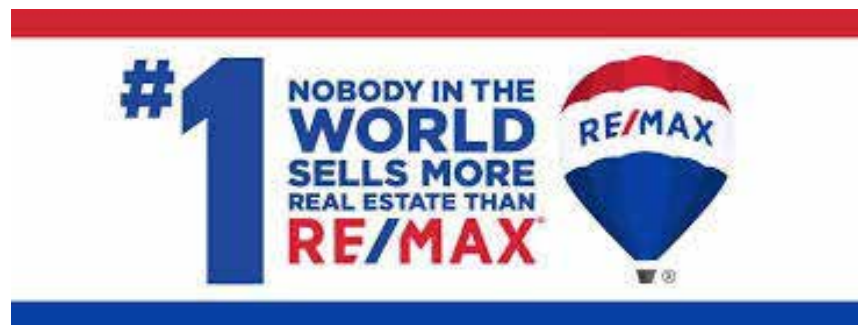


1) MAXIMUM EXPERIENCE

With RE/MAX, you are backed by a strong, reputable company with decades in the real estate industry. The RE/MAX system only attracts motivated professionals: the type of person you would want handling one of the largest financial transactions you will make in your lifetime.

2) MAXIMUM MOTIVATION

RE/MAX agents make a personal financial investment in each of their listings. RE/MAX associates operate their own business and so are motivated to achieve the highest price for your property in the shortest time frame.





What does this mean to you?

NATIONAL, FULL-SERVICE BROKERAGE BRANDS						
	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) ¹	U.S. TRANSACTION SIDES ²	BRAND AWARENESS (UNAIDED) ³	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
RE/MAX	17.0	1,036,000	30.2%	100+	7,841	119,041
	11.1	Not Released	0.4%	11	500	8,000
	9.4	Not Released	4.5%	1	1,400	45,000
	8.8	133,225	1.3%	32	2,300	39,900
	8.2	731,486	15.0%	47	3,200	94,300
	7.8	417,337	21.0%	80	8,000	118,600
	6.8	72,424	0.8%	3	350	11,500
	6.6	122,475	2.1%	69	950	21,900
	6.6	1,041,948	8.0%	30	930	177,000
	5.2	10,543	0.1%	1	45	2,043
	3.9	50,000	0.1%	1	127	14,500
	3.8	24,655	0.1%	2	46	6,417

3) MAXIMUM EXPOSURE

RE/MAX is dedicated to providing its agents with the tools needed to ensure your property receives the widest possible exposure so you achieve the best possible results. These advantages include brand power and distinctive signage. The RE/MAX hot air balloon is one of the most recognized marketing icons in the world and your property will benefit from association with this powerful image.





RE/MAX=RESULTS

4) MAXIMUM SATISFACTION

More than 70% of RE/MAX listings come from repeat customers or referrals from past clients and their friends. This is more than twice the industry average, which says plenty about the way we do things.

OUR MISSION:

Rosenfeld Realty AZ provides “Stress-Free” Professional Real Estate Services allowing our clients piece of mind and increased return on their investment while delivering greater than expected results.

Then there's the RE/MAX referral network: with now more than 100,000 agents and approx 7,000 offices in almost 100 countries across the globe. Our referral network is one of the most popular and comprehensive in the industry.





WHAT OUR CLIENTS SAY

Boasting 5 Star Reviews!



★★★★★ Highly likely to recommend

Local knowledge: ★★★★★
 Process expertise: ★★★★★
 Responsiveness: ★★★★★
 Negotiation skills: ★★★★★

We met Dave at an event we were doing and our house was just going on the market. We were flying into Phoenix to do a TV show and Dave was able to send us about 15 houses that fit our possible contenders and took us to see five of them. One was truly a dream and six weeks later we were drinking champagne overlooking the lake. Dave made buying a house 2000 miles away a stress free and enjoyable undertaking.

-Mr. Kelly and Dr. Evelyn Haworth

★★★★★ Highly likely to recommend

Local knowledge: ★★★★★
 Process expertise: ★★★★★
 Responsiveness: ★★★★★
 Negotiation skills: ★★★★★

Although I wasn't ready to sell my house when I first met Dave, he continued to stay in touch periodically checking up on us. When I was ready to sell my house Dave was the first person I called, not only did I list/sell my home with him, but I also purchased our new house through Dave. He was very knowledgeable, proactive and responsive in the sale/purchase of our home. Great Guy, Great American, Great REALTOR®!

-CSM(Ret) James Bunch

★★★★★ Highly likely to recommend

Local knowledge: ★★★★★
 Process expertise: ★★★★★
 Responsiveness: ★★★★★
 Negotiation skills: ★★★★★

Dave's knowledge of the market was invaluable when it came to selling our house quickly, and for over asking price! As a single mother of two, Dave was very caring and understanding of our situation and our needs. He made it easy to find just the home we were looking for and helped us feel comfortable every step of the way. Dave is also fun to work with too! I gladly recommend Dave Rosenfeld to anyone buying or selling a home.

-Ms. Kathleen Becher

★★★★★ Highly likely to recommend

Local knowledge: ★★★★★
 Process expertise: ★★★★★
 Responsiveness: ★★★★★
 Negotiation skills: ★★★★★

From the very beginning, Dave was an absolute professional. He possessed a strong knowledge base of the housing market and he knew his job. He also held everyone accountable for doing their jobs. Dave demonstrated a strong work ethic, integrity and patience throughout this process. I would highly recommend.

-Ms. Danielle Green, US Army Veteran





5 ESSENTIAL INGREDIENTS TO SELLING YOUR HOUSE

In today's market, buyers are increasingly savvy. Many sellers are "testing the market" resulting in a high number of listings. This means the competition is stiff! Working together, we can make sure your house gets the attention it needs to stand out from the pack. Your job is to make your house bright, shiny, and clean - as close to a "model" house as possible. Our job, as your real estate team, is to 'tell the world' and gain maximum exposure. Let's go through these essential ingredients to selling your house fast and for top dollar.

There are **5**
essential ingredients that
comprise the formula for a
SUCCESSFUL SALE
of your home.



1) CONDITION

The pricing of your house must accurately reflect its condition. The general upkeep and presentation of your house is critical to obtaining the highest value. The status of the roof, plumbing, carpets, and paint all relate to condition. Basic rule: If we can smell it... so can they...

2) LOCATION

The pricing of your house must reflect its location. The better the location, the higher the acceptable price. School districts, high or low traffic, and highway accessibility, all need to be considered in determining the value of your house's location. We cannot control the location.

3) MARKET

Recession, inflation, interest rates, mortgage availability, competition, and the public's perception of the general economy all make up the market. There may be a buyer's or seller's advantage. The pricing of your house must reflect the current nature of the market because we cannot influence it. We can, however, take advantage of it.





5 ESSENTIAL INGREDIENTS TO SELLING YOUR HOUSE (CONT.)

4) TERMS

The more financing terms and options you accept, the more potential buyers there will be for your property. The pricing of your house must reflect the terms available. The easier the terms, the more valuable your property becomes. (And this is where my team of professional Affiliates really shine-by offering a broad, full-spectrum of mortgage products and options to both you and all potential buyers!)



5) PRICE

PRICE is the **#1 most important factor** in the sale of your house.

The consequences of making the wrong decision are painful. If you price your house too low, you will literally give away thousands of dollars that could have been in your pocket. Price it too high, and your house will sit unsold for months.





BENEFITS OF PROPER PRICING



FASTER SALE

The proper price gets a faster sale, which means you save on mortgage payments, real estate taxes, insurance, and other carrying costs.

LESS INCONVENIENCE

As you may know, it takes a lot of time and energy to prepare your house for showings, keep the property clean, make arrangements for children and pets, and generally alter your lifestyle. Proper pricing shortens market time.

INCREASED SALESPERSON RESPONSE

When salespeople are excited about a property and its price, they make special efforts to contact all their potential buyers and show the property whenever possible.

EXPOSURE TO MORE PROSPECTS

Pricing at market value will open your house up to more people who can afford it.

BETTER RESPONSE FROM ADVERTISING

Buyer inquiry calls are more readily converted into showing appointments when the price is not a deterrent.

HIGHER OFFERS

When a property is priced right, buyers are much less likely to make a low offer for fear of losing out on a great value.

MORE MONEY TO SELLERS

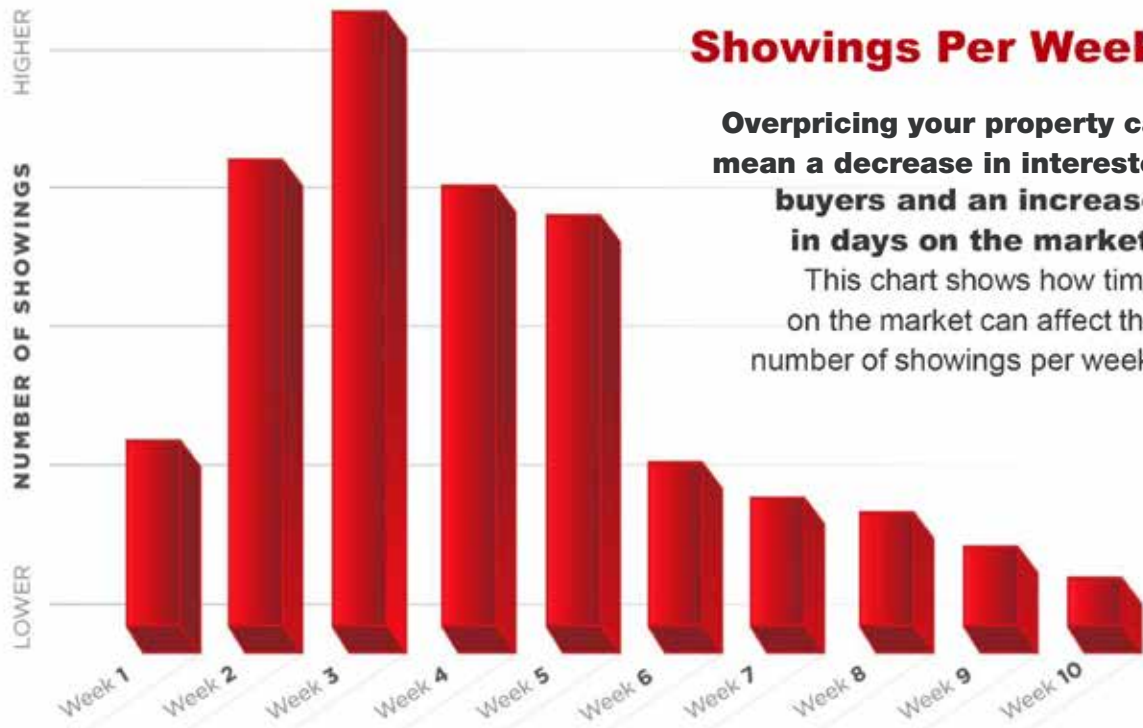
When a property is priced right, the excitement of the market produces a higher sales price in less time. You NET more due to the higher sales price and lower carrying costs.





PROPERTY APPEAL

Fair market value pricing will enable you to reach **95%** of the buyers searching in your property's criteria. Just **15%** above fair market value will decrease your buyer pool to **20%**. The pie charts below show how pricing over market value decreases buyer appeal.



Showings Per Week

Overpricing your property can mean a decrease in interested buyers and an increase in days on the market.

This chart shows how time on the market can affect the number of showings per week.

Your Needs & the Qualities of Your Property

Powerful Market Data & Intelligence

Our Knowledge, Proven Marketing Process, Company & Network

Automated Marketing, Technology & Tools

The Process of Selling Your Property

Our Network of Partners & Support Services





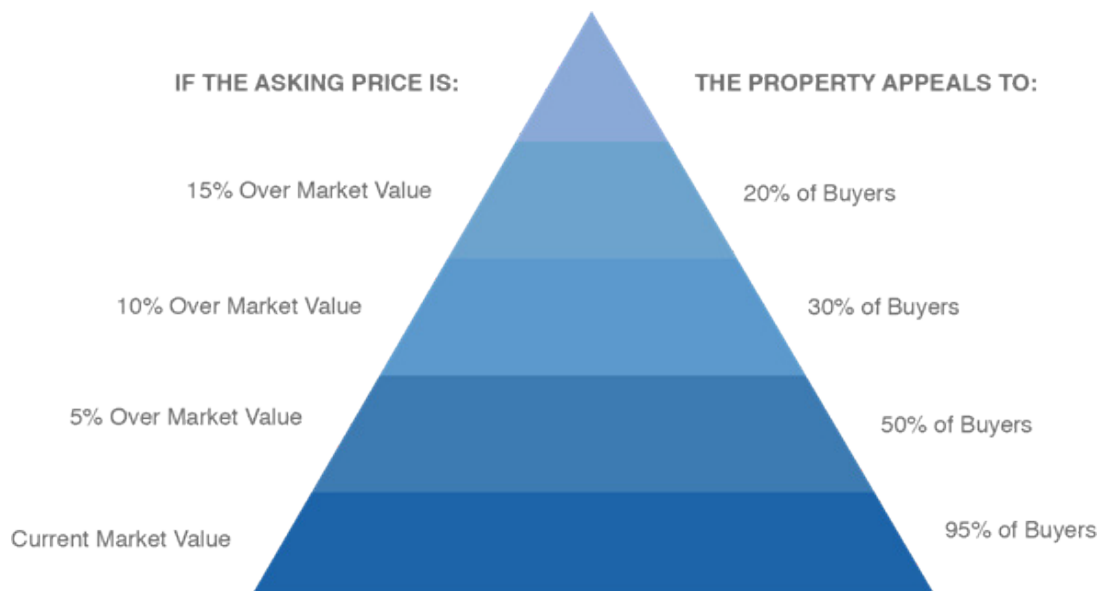
PRICING GUIDELINES

1. What you paid for your property **does not** affect its value.
2. The amount of money you need to get out of the sale of your property **does not** affect its value.
3. What you think it should be worth has **no affect on value.**
4. What another real estate agent says your property is worth **does not** affect its value.
5. An appraisal **does not** always indicate what your property is worth on the open market.
6. The value of your property is determined by what a ready, willing and able **buyer will pay for it** in the open market, which will be based upon the value of other recent closed sales.

BUYERS DETERMINE VALUE!!

Consumer Reports stated...

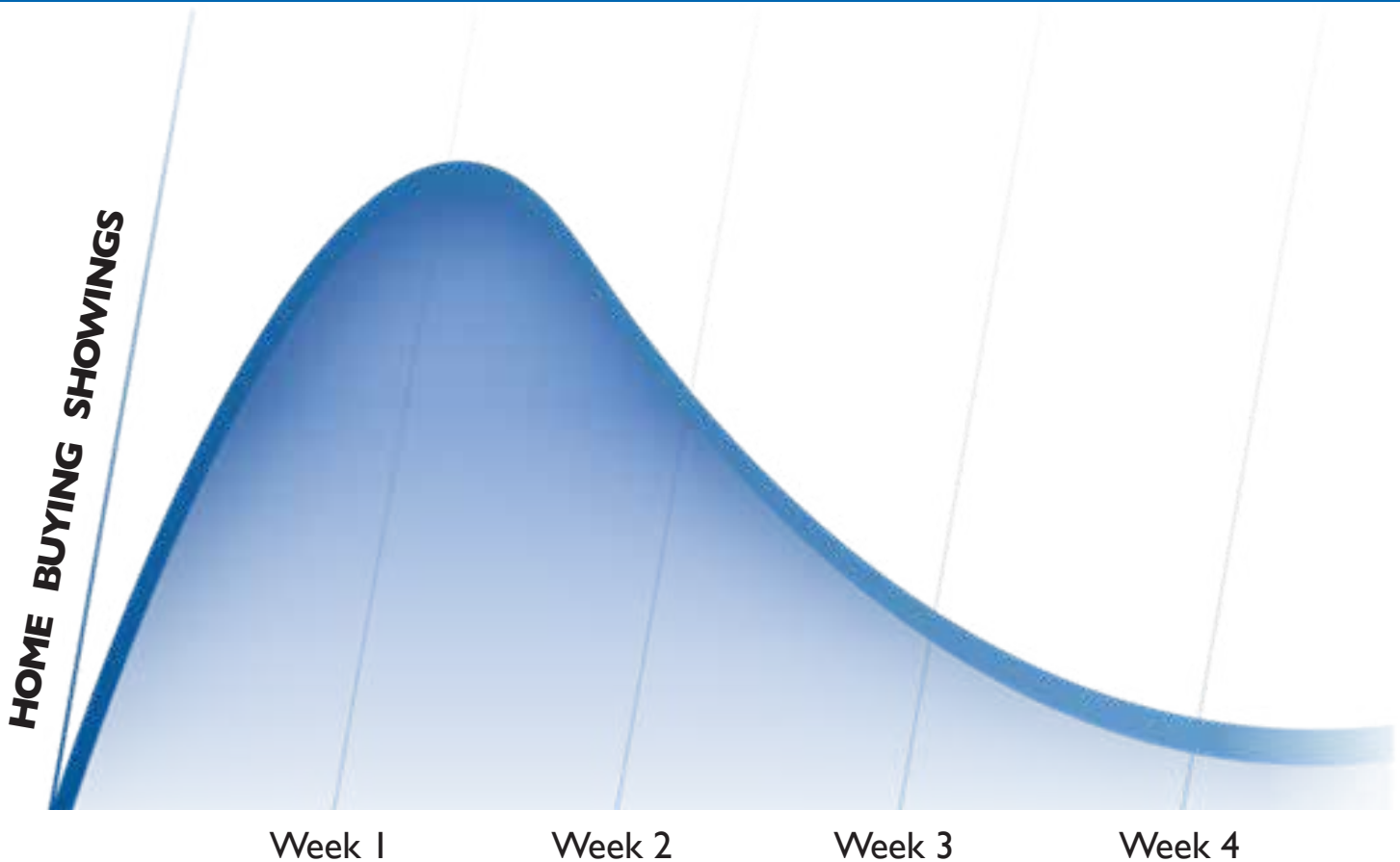
“Expect the agent to suggest a price range, but don’t let that frame you in. Be aware that some devious agents will, at first, suggests a very handsome price. Then, after they have the listing and the house hasn’t sold, they’ll come back with a pitch to lower the price.”





Peak Selling Activity

The largest number of potential buyers will view a newly listed home within the first 14 days on the market, and the number will decrease as the days on the market increase. This pool of buyers includes home buyers just entering the market and, more importantly, buyers working with REALTORS® who have already seen the existing inventory and have not found a home, making them eager to make an offer.



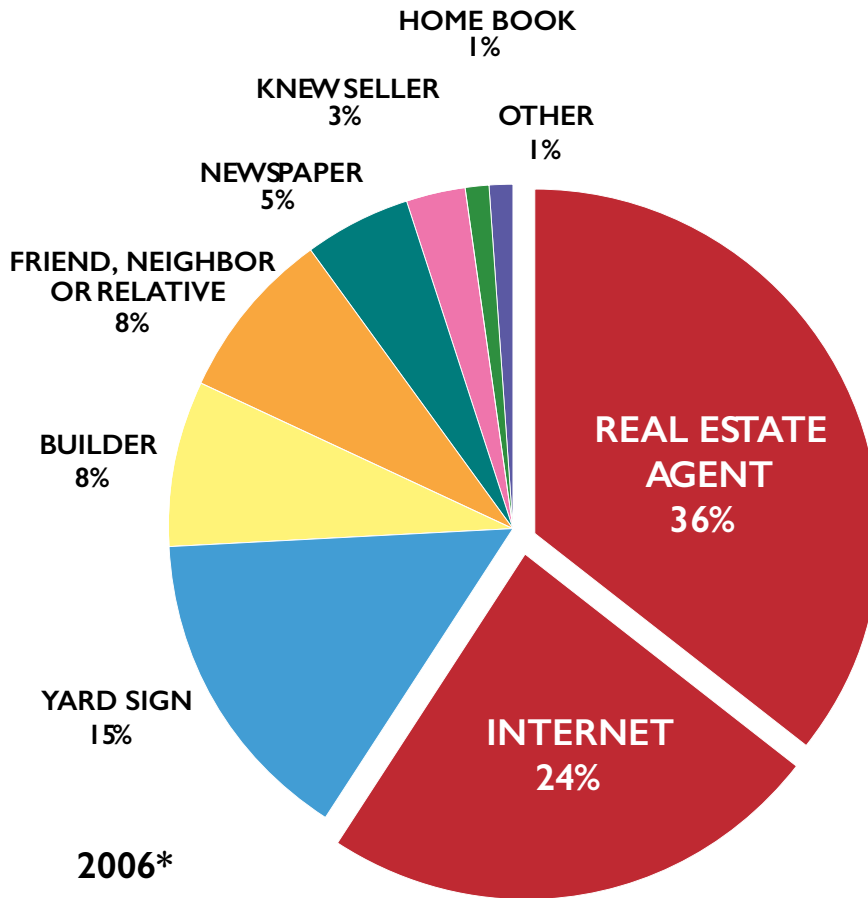
To take advantage of this increased level of traffic and buyer interest, your property should be priced to sell at fair market value from the very start.



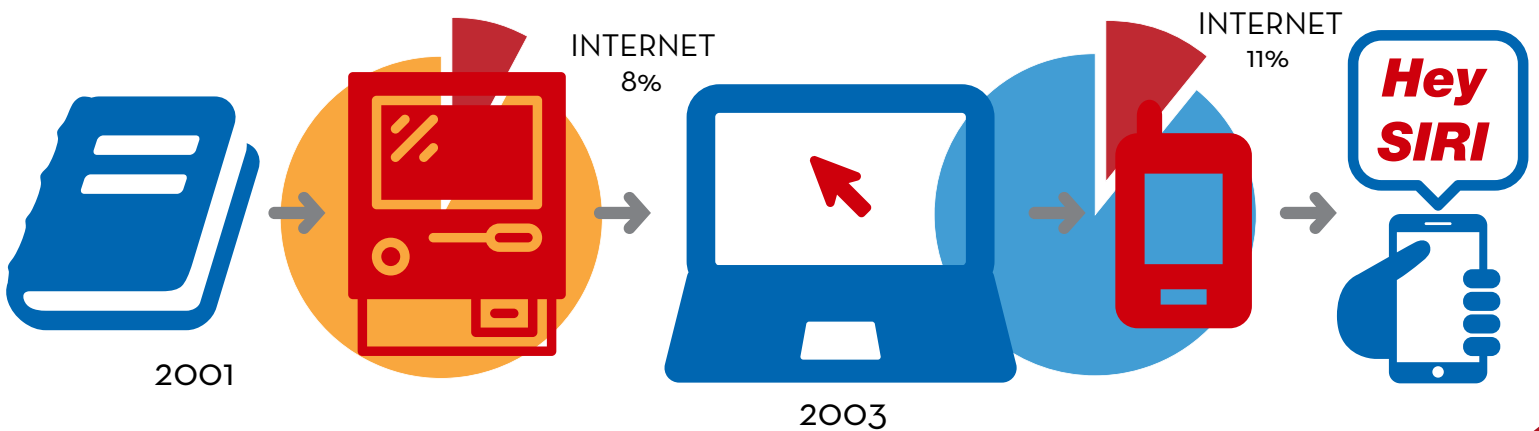


WHERE DO BUYERS COME FROM?

We help **SELLERS** by finding buyers.



GROWING IMPACT OF TECHNOLOGY





WORLD WIDE EXPOSURE



Helps it sell fast and for the most money





REFERRALS / RELOCATION



Significant portions of our buyers come from outside the local area.



As a member of several relocation and referral networks, we get the information on these buyers before anyone else.



This provides more potential buyers for your home, since we always try to show our own listings first to these qualified buyers!

- Senior's Real Estate Specialist Network
- Accredited Buyer Representative Network
- E-PRO Internet Referral Network
- Certified Finance Specialist Network
- Canadian International Referral Network
- Local Chamber of Commerce





HOME SALE TIMELINE

Pre-listing

- Schedule an Appointment
- Meet with Dave
- Discuss Best Strategy for Selling
- Formal Listing Presentation
- Executed Listing Agreement
- Property Evaluation / Appraisal
- Design Team Walkthrough
- Market Analysis Completed
- Listing Price Established

Listed & Active

- Marketing Campaign Started
- Professional Photography Taken
- Signs Installed
- Submitted to Multiple Listing Services
- Property Website Launched
- Property Brochure Delivered
- Direct Mail Campaign Launched
- Print Campaigns Launched
- Phone Campaign Started
- E-mail Campaigns Started
- Office Preview, Broker Preview
- Mega Open House
- Progressive Home Tours

Under Contract

- Offer(s) Received
- Offers(s) Negotiated
- Offer Accepted
- Back-up Offer(s) Accepted
- Inspections & Disclosures Completed
- Appraisal Completed
- Contingencies Removed
- Property Closes
- Introduce Friends to the Rosenfeld Group





PROFESSIONAL PHOTOGRAPHY

We are constantly looking for ways to give our clients advantages over competitors in the marketplace which go beyond the traditional methods of marketing and promotion.

Our professional photographer will take these high quality photos, and once we have reviewed and labeled them... they will be uploaded into the MLS.

When we go live, they will be visible to well over 100 million people worldwide on over 350 other Real Estate websites!

And the best part... this is a service provided at no additional cost to you.





STAGING TO SELL

A property that looks its best will likely sell faster and for a better price. Follow these tips in preparing your home for market and staging it for showings.



OUTSIDE

- Repaint or touch up trim
- Make needed repairs
- Wash windows and screens
- Trim trees, hedges and shrubs
- Weed and feed lawn and maintain mowing
- Ensure the Pool sparkles



GENERAL

- Replace burned-out light bulbs
- Clear out closets
- Eliminate clutter
- Neutralize and depersonalize



ENTRANCE

- Check doorbell and replace light bulbs
- Put out new welcome mat
- Clean/repair/repaint front door
- Sweep walkway



BEFORE EACH SHOWING

- Pick up toys and clutter
- Clear off counters and tabletops
- Turn on lights
- Make beds
- Make sure home smells inviting



KITCHEN AND BATH

- Clean appliances inside and out
- Clear out and clean cabinets, drawers and pantry
- Clean, repair or replace faucets and fixtures
- De-clutter counters
- Re-grout sinks, tubs and showers



THE ROSENFELD GROUP'S 60 GUIDELINES

- [1](#) Review and explain all clauses in the Listing Agreement and other paperwork.
- [2](#) Review and explain the Pricing Strategy.
- [3](#) Obtain one set of keys to be used in the lockbox and Alarm/Gate Codes.
- [4](#) Review and explain “Sellers Communication Guarantee.”
- [5](#) Have property evaluated for professional staging if necessary.
- [6](#) Consider getting property professionally inspected for “sale preventing defects.”
- [7](#) Confirm all showing instructions and emergency contacts with Seller.
- [8](#) Prepare a Seller’s Net Proceeds Sheet to show Seller expenses, closing costs and net proceeds.
- [9](#) Place clean and professional signage at property with Flyer Sign box if needed.
- [10](#) Order Seller/Buyer Home Warranty if desired and explain the benefits and cost of a Home Owner Warranty with the Seller.
- [11](#) Schedule professional photo session by featured photographer, and drone operator as needed
- [12](#) Review all photography prior to publication in print and on-line.
- [13](#) Submit photographs and copy to graphic designer for professional (e)Flyer creation.
- [14](#) Send “Just Listed” notices to Homebuyers, Active Agents and affiliates in our area.
- [15](#) Publish property on our website, www.RosenfeldRealtyAZ.com.
- [16](#) Submit home with professional photography to www.RE/MAX.com. The #1 real estate site globally.
- [17](#) Distribute the listing to the TOP 200 agents in the greater Phoenix market. Making sure your home gets in front of the agents who are actually working with buyers!
- [18](#) Link Home to social media verticals such as Facebook and LinkedIn.
- [19](#) Professionally optimize home’s presence on 350 internet syndication sites.
- [20](#) Perform a Reverse Prospecting Search to attract prospective buyers within the MLS.
- [21](#) Send a personalized letter to residents in the immediate neighborhood with lifestyle benefits of the property.
- [22](#) Maximize showing potential through professional signage. RE/MAX has the most recognizable Logo and Trademark in the world.
- [23](#) Electronically submit the listing information to the Multiple Listing Service for exposure to over 38,000 active real estate agents in the Multiple Listing Service area.
- [24](#) Schedule “Going Away Party” for the Sellers and invite the neighbors – ask them who they want as their new neighbors!
- [25](#) Weekly Seller report on market changes, mortgage rate fluctuations, sales trends or anything that may affect the value and marketability of their property.
- [26](#) Execute a “Broker Open” if needed.
- [27](#) Explain the use of the Seller’s Property Disclosure Statement.
- [28](#) Continually evaluate Price Position and marketing to open the market vs. narrowing the market.
- [29](#) Promote the property at the weekly company sales meeting.
- [30](#) Suggest or advise changes to make your property more sellable and attractive to buyers.
- [31](#) Prospect daily for buyers.
- [32](#) Contact my buyer leads, centers of influence, and past clients for potential buyers.



THE ROSENFELD GROUP'S 60 GUIDELINES

- [33](#) Promote the property at all ARMLS association marketing sessions.
- [34](#) Represent the Seller during offer presentations and negotiating the best price and terms.
- [35](#) Handle the entire pre-closing and closing process for the Seller.
- [36](#) Provide Seller with a list of preferred vendors as needed.
- [37](#) Research records to verify full and complete legal information is available to prospective buyers and buyer's agents on MLS printout.
- [38](#) Research property's land use, deed restrictions, and easements.
- [39](#) Walk the appraiser through the property, provide valid, high end comps ensuring best chance of appraising for the sales price.
- [40](#) Follow up with the buyer's agent to ensure inspection results are minimized.
- [41](#) Meet with Closing Coordinator daily for status updates on the closing process
- [42](#) Provide Seller copies of any advertising regarding the property.
- [43](#) Prequalify all prospective buyers to avoid wasting Sellers' time with "unqualified shoppers."
- [44](#) Monitor the buyer's loan to assure timely loan commitment.
- [45](#) Coordinate all inspections, including utility and municipal.
- [46](#) Coordinate arrangements with the title office and verify file.
- [47](#) Monitor buyer and agent feedback to make any necessary changes to price or condition.
- [48](#) Require all offers to include buyer's pre-approval and proof of funds for earnest monies and down payment.
- [49](#) Make my entire team available to ensure any questions or concerns are handled quickly.
- [50](#) Qualify prospective buyers and assist them in obtaining suitable mortgage financing as needed through our preferred lenders.
- [51](#) Re-write Advertisements weekly to keep them fresh.
- [52](#) Targeted marketing to ensure we attract a buyer who is the most willing to pay the highest price.
- [53](#) Track and analyze all web and phone inquiries to determine where the buyers are seeing the property.
- [54](#) Improve the marketing of any under-performing marketing campaigns.
- [55](#) Digitally upload and provide real time access to all pertinent documents for area Real Estate agents / companies.
- [56](#) Set up final walk through of the property for buyers and their agent.
- [57](#) Arrange possession and transfer of home (keys, warranties, garage door openers, community pool keys, mail box keys, and educate new owners of neighborhood policies.
- [58](#) Ensure delivery of the Seller's net proceeds check to them at closing.
- [59](#) Help Seller find their next home if they are staying in our area or refer to a highly qualified agent if leaving the area.
- [60](#) Plan and Provide House Warming Party if staying in the area.



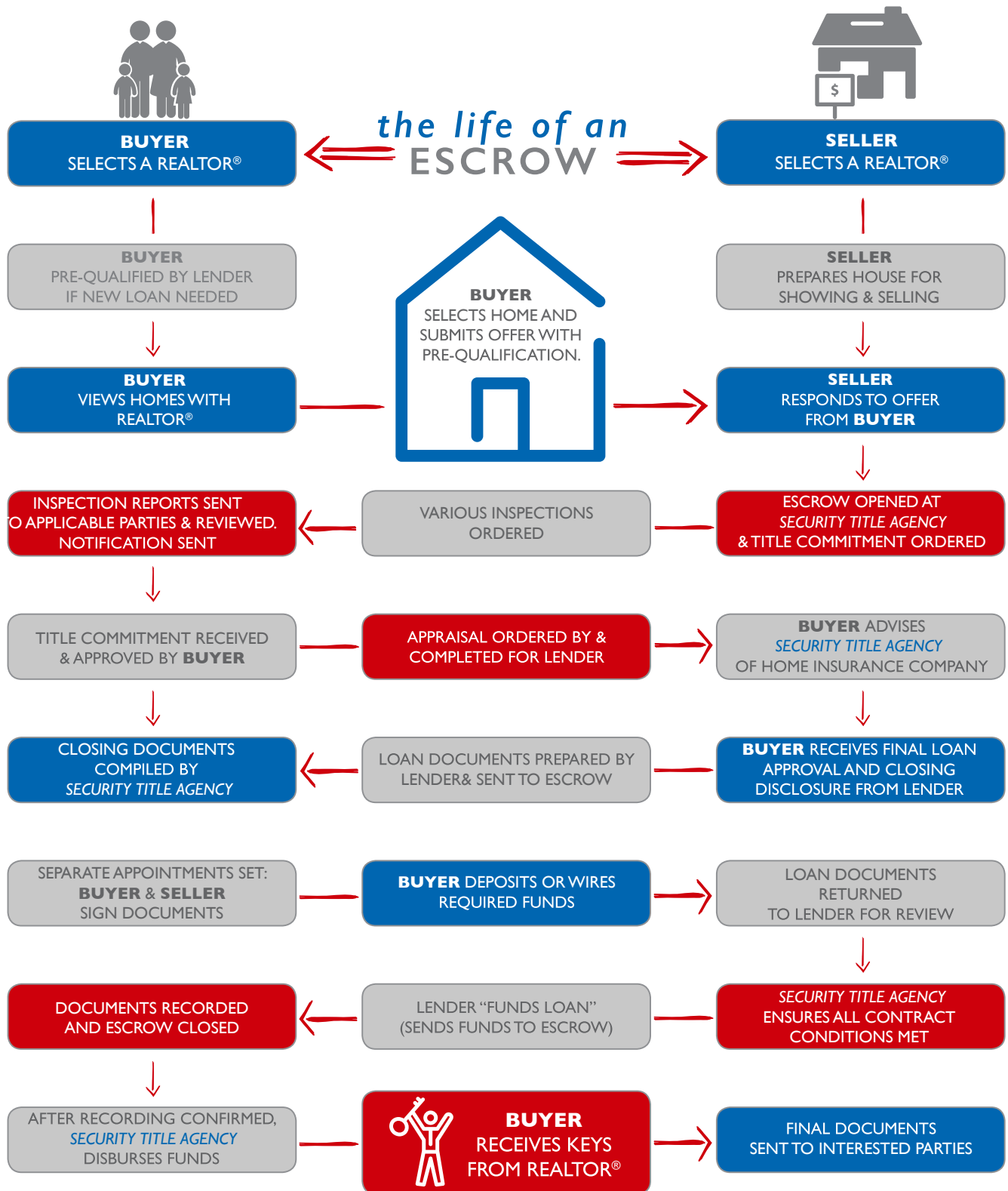
WHO PAYS WHAT?

		CASH	CTM	FHA	VA	CONV
1. Downpayment		BUYER	BUYER	BUYER	BUYER	BUYER
2. Termite(Wood) Inspection	(negotiable except on VA)				SELLER	
3. Property Inspection	(if requested by buyer)	BUYER	BUYER	BUYER	BUYER	BUYER
4. Property Repairs, if any	(negotiable)	SELLER	SELLER	SELLER	SELLER	SELLER
5. New Loan Origination Fee	(negotiable)			BUYER	BUYER	BUYER
6. Discount Points	(negotiable)			BUYER	BUYER	BUYER
7. Document Preperation Fee	(Charge Selling on FHA/VA)			SELLER	SELLER	BUYER
8. Credit Report			BUYER	BUYER	BUYER	BUYER
9. Appraisal or Extension Fee	(negotiable)			BUYER	BUYER	BUYER
10. Interest Proration on Seller's Existing Loan			SELLER			
11. Existing Loan Payoff		SELLER		SELLER	SELLER	SELLER
12. Existing Loan Payoff Demand		SELLER		SELLER	SELLER	SELLER
13. Loan Prepayment Penalty	(if any)	SELLER		SELLER	SELLER	SELLER
14. Next Month's PITI Payment			BUYER	BUYER	BUYER	BUYER
15. Prepaid Interest	(approx. 30 days)			BUYER	BUYER	BUYER
16. Mortgage Transfer Fee			B/S Split			
17. Reserve Account Balance	(Credit Seller/Charge Buyer)		Prorate	Prorate	Prorate	Prorate
18. FHA, MIP, VA Funding Fee, PMI Premium			Prorate	BUYER	BUYER	BUYER
19. Assesments Payoff or Proration	(sewer, paving, etc.)	SELLER	SELLER			
20. Taxes		Prorate	Prorate	Prorate	Prorate	Prorate
21. Tax Impounds				BUYER	BUYER	BUYER
22. Tax Service Contract				SELLER	SELLER	BUYER
23. Fire/Hazard Insurance		BUYER	BUYER	BUYER	BUYER	BUYER
24. Flood Insurance				BUYER	BUYER	BUYER
25. Home Owners Association		B/S Split	B/S Split	B/S Split		B/S Split
26. HOA/Disclosure Fee		SELLER	SELLER	SELLER	SELLER	SELLER
27. Current HOA Payment		Prorate	Prorate	Prorate	Prorate	Prorate
28. Next Month's HOA Payment		BUYER	BUYER	BUYER	BUYER	BUYER
29. Home Warranty Premium	(negotiable)					
30. Realtors' Commissions		SELLER	SELLER	SELLER	SELLER	SELLER
31. ALTA Homeowners Title Policy		SELLER	SELLER	SELLER	SELLER	SELLER
32. Lenders Title Policy and Endorsements				BUYER	BUYER	BUYER
33. Account Servicing Set-Up Fee	(negotiable)		B/S Split			
34. Escrow Fee	(Note: Charge Seller on VA)	B/S Split	B/S Split	B/S Split	SELLER	B/S Split
35. Recording Fees	(Flat Rate)	B/S Split	B/S Split	B/S Split	B/S Split	B/S Split
36. Reconveyance/Satisfaction Fee		SELLER		SELLER	SELLER	SELLER
37. Courier/Express Mail Fees		B/S Split	B/S Split	B/S Split	SELLER	B/S Split
38. Wire Fees		B/S Split	B/S Split	B/S Split	SELLER	B/S Split
39. Email Loan Documents				BUYER	SELLER	BUYER





ESCROW & CLOSING PROCESS





NOTES





NOTES

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FROM COMBAT BOOTS TO BUSINESS SUITS



Name: Dave Rosenfeld
Years of Service: 22 Years
Company: RE/MAX Alliance Group
Title: Agent Extraordinaire
Phone: 480.376.5545
Email: Dave@RosenfeldRealtyAZ.com



Originally from Maryland, I joined the Army in 1982 and served as a Tank Crewman and then Commander on three separate Armor platforms; the M-60A3, the M-1 and the M551-A1 (Airborne Reconnaissance Assault Vehicle). After a two-year tour with the 3rd Armored Division in then West Germany, I went to "Jump School" and was stationed at Ft. Bragg, NC, with the storied 82nd Airborne Division and went on to make more than 500 parachute jumps out of fixed wing, rotary wing and even a balloon or two. After serving as an instructor at the Non-Commissioned Officer's Academy, I went on to Recruiting Duty as the Chief of Plans and Doctrine at the Headquarters of the Army Recruiting Command. I finished my career at Ft Knox, KY, the birthplace of all Armor and Cavalry since WWI.

After serving in the United States Army and another dozen years working in the Defense / Federal industry, my wife and I made the choice of getting back to helping others achieve their dreams. I believe there is no greater aspiration for those living in America than home ownership; literally owning a piece of our Nation, so Real Estate was a natural fit.



As an avid outdoorsman who loves hiking our Arizona mountains, riding a road bicycle, remodeling the home and landscape, and of course cooking and enjoying a glass of wine or bourbon, I love talking about "State 48" and the Valley of the Sun. I've been told I have an uncanny ability to make everyone I speak with feel at ease. I work with both buyers and sellers in residential real estate and focus on assisting my clients in achieving their goals. I also have a passion for working with other Veterans and on Veteran issues.



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