

# On the Market

with Manuel Vargas Sept. 2006



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## Affordability Analysis of Northwest Queens Residential Properties

As promised in previous issues of *On The Market*, I will discuss how affordable residential properties are in our area. Often times, we focus on the comparable sales alone and that is fine in a seller's market because the general expectation is that real estate will continue to appreciate. In such an environment, buyers may be more flexible with higher monthly payments because they expect to build equity rapidly.

However, in a buyer's market, we must also concentrate in the affordability of these monthly payments because they will be the main enticement to buy. This will help a prospective seller to better position their property on the market and a prospective buyer to understand their housing investment.

A seasoned real estate agent should go over these numbers with both the buyer and seller. The following examples have prices and expenses that are common in our area. I have chosen, based on my experience, the most likely down payments and interest rates our average buyers can get. I have only included legal rental income and have assumed that the buyers can deduct interest and taxes being in the 31 percent bracket for simplification purposes.

### Single-family house (\$415,000 – \$715,000 and up)

Average price: \$550,000  
Down payment (20%): \$110,000  
Mortgage amount: \$440,000  
Closing costs: \$22,000  
Total initial investment: \$130,000

### Monthly Expenses

Mortgage payment at 6.5%, 30 years fixed: .....\$2,780  
Taxes: .....\$250  
Hazard insurance: .....\$85  
Water: .....\$70  
Heat average: .....\$300  
TOTAL: .....\$3,485

### Monthly Income and Tax Deductions

Deductions (taxes and interest paid)  
\$31,450 x 31% bracket /12 .....\$812  
Income.....\$0  
TOTAL COST: .....\$2,673  
VERSUS  
RENTAL COST OF  
EQUIVALENT HOUSING .....\$3,000

In this case, we are assuming 20 percent down payment because single-family home buyers are usually moving up after having owned a two- or three-family. In many cases though, single-family home buyers will have only 10 percent for the down payment and may not have all of the closing costs which, if financed, will increase monthly payments.

Single-family houses remain relatively affordable provided buyers have substantial down payments. As interest rates increase, many buyers will be priced out of this option and, therefore, many sellers will have less buyers to make offers on their houses too.

### Three-family house (\$700,000 – \$950,000 and up)

Average price: \$800,000  
Down payment (10% from a first-time home buyer): \$80,000  
Mortgage amount: \$720,000  
Closing costs: \$43,000 (including 1 point only)  
Total initial investment: \$123,000

### Monthly Expenses

Mortgage payment at 6.875%, 30 years fixed: .....\$4729  
Taxes: .....\$445  
Hazard insurance: .....\$100  
Water: .....\$120  
Heat average: .....\$400  
TOTAL: .....\$5,740

*continued on page 3*

## Análisis De Adsequibilidad De La Propiedad Residencial En El Noroeste De Queens

Como les prometí en ejemplares anteriores de *On The Market*, aquí tienen el estudio de la adsequibilidad de propiedades residenciales en nuestra área. Muchas veces nos concentramos nada más que en los comparativos de ventas recientes y esto es correcto en un Mercado de Vendedores porque las expectativas generales en bienes raíces son de alza de los precios. En este tipo de Mercado los compradores son más tolerantes con pagos mensuales más altos pues esperan adquirir plusvalía rápidamente. Por otra parte, en un Mercado de Compradores, tenemos que concentrarnos en la adsequibilidad de estos pagos mensuales porque ellos constituyen el principal atractivo para comprar. Este análisis esclarece y ayuda a los dueños que quieran vender a posicionar estratégicamente sus propiedades en el Mercado y permite que los compradores evalúen su presupuesto mensual y su inversión. Un agente de bienes raíces con experiencia debe explicar estos cálculos tanto a compradores como a vendedores. Los siguientes son sólo ejemplos ilustrativos en los cuales yo he seleccionado cifras y gastos comunes en nuestro Mercado. Me he basado en mi experiencia para estimar la cuota inicial y los intereses que los compradores de nuestra área suelen conseguir. Solo he incluido rentas de apartamentos legales y he asumido que nuestros compradores están en la categoría del 31 % en cuanto a sus impuestos personales, para calcular posibles deducciones y devoluciones del IRS.

### Ejemplo de una casa de 1 familia (\$415,000-\$715,000 y más)

Precio promedio: \$550,000  
Cuota inicial (20%): \$110,000  
Hipoteca: \$440,000  
Gastos de cierre: \$22,000  
Inversión inicial: \$130,000

### Gastos Mensuales

Hipoteca @ 6.5%, 30 años, interés fijo: .....\$2,780  
Impuestos de la propiedad: .....\$250  
Seguro: .....\$85  
Acueducto: .....\$70  
Calefacción (promedio mensual): .....\$300  
TOTAL: .....\$3,485

### Rentas y deducciones de impuestos.

Deducciones (impuestos de la propiedad e interés pagado)  
\$31,450 x 31% bracket/12 .....\$812  
Rentas .....\$0  
COSTO TOTAL .....\$2,673  
VS.  
COSTO DE UN ALQUILER EQUIVALENTE.....\$3,000

*sigue en la pag. 3*

PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
CUSTOM HOUSE  
PUBLISHERS, INC.  
45203



**SAVE SMART  
RETIRE HAPPY  
PAGE 2**



**SEAFOOD  
CEVICHE  
WOLFGANG PUCK  
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# Affordability Analysis of Northwest Queens Residential Properties

continued from front cover

## Monthly Income and Tax Deductions

Deductions to match income (taxes and interest paid, not even depreciation)	
\$40,000x 31% bracket/12	\$1,033
Income from 2 apartments	\$2,275
TOTAL	\$3,308

TOTAL COST:	\$2,432
VERSUS	
RENTAL COST OF EQUIVALENT HOUSING	\$2,000

In this case, we are assuming a 10 percent down payment from a first-time home buyer with excellent credit, but going for a no-income check loan (very typical in our area). Because of this, he/she may not be able to take advantage of all the tax deductions, so we maxed out the deductions at \$40,000. This buyer typically will take the largest apartment and rent the other two.

Multifamily homes are a typical choice of first-time homebuyers. At the current prices, multifamily homes are barely affordable and increases in the interest rates and energy are making them less attractive. In addition to that, many of our first-time homebuyers don't have \$123,000 and must go for higher financing. We are seeing deals done with 5 percent and even 0 percent down payments. Pride of ownership is sometimes offset by the laborious management multifamily homes require. The rental market also places a roll here as many of the high paying creditworthy tenants decide to buy their own house, making the pool of available tenants smaller and the rents susceptible to a decrease.

## Three-family house (\$700,000 – \$950,000 and up) “Wealthy Investor”

Average price: \$800,000
Down payment (25% from a wealthy investor buyer): \$200,000
Mortgage amount: \$600,000
Closing costs: \$36,000 (including 1 point only)
Total initial investment: \$236,000

## Monthly Expenses

Mortgage payment at 6.75%, 30 years fixed:	\$3891
Taxes:	\$445
Hazard insurance:	\$140
Water:	\$135
Heat average:	\$435
Management (super)	\$400
Repairs	\$300
TOTAL:	\$5,746

## Monthly Income and Tax Deductions

Deductions to match income (including depreciation)\$66,000 (approx.) x 31% bracket/12	
On a monthly basis	\$5,500

Income from 3 apartments	\$4,600
TOTAL	\$10,100

TOTAL PROFIT:	\$4,354
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OR

22 % YEARLY RETURN ON THE \$236,000 INVESTMENT

In this case, we are assuming a 25 percent down payment from a “wealthy investor.” The interest rates offered for residential investment real estate (6.75 percent) is higher than for homeowner-occupied properties.

For such investor, we assumed higher expenses and higher rents because he/she is an absentee landlord. We assumed a super and some repairs because of higher maintenance, wear and tear. Supposedly, these buyers can take most of the tax deductions including depreciation because of their higher incomes. We assumed that they had no vacancies through the year and that all the tenants paid the rent on time.

The tax deductions are what make the house profitable to such buyers; it must be noted, however, that in a monthly basis they are losing money because the rents don't cover the expenses (\$4,600 – \$5,746 = \$1,146 deficit) and many investors do not have a stomach for that. Also, keep in mind that this type of investor is not common; he or she is more sophisticated, negotiates the price and terms more and is usually more cautious and doesn't buy when the market is volatile.

# Análisis De Adsequibilidad De La Propiedad Residencial En El Noroeste De Queens

viene de la pag. 1

En este caso asumimos una cuota inicial de 20% porque los compradores de una casa de una familia normalmente han tenido otra casa antes y tienen mejores salarios que los compradores por primera vez. Sin embargo, muchos de ellos sólo cuentan con 10% y puede que no tengan el total de los gastos de cierre, que al ser financiados podrían incrementar los gastos mensuales.

CONCLUSION: Las casas de una familia se mantienen relativamente adsequibles si los compradores tienen depósitos sustanciales. A medida que los intereses hipotecarios suben, muchos compradores no pueden comprar este tipo de casa y recíprocamente, los vendedores de estas propiedades cuentan con menos compradores a quien ofrecerlas.

## (\$700,000-\$950,000 and up) Casa de tres familias (\$700,000-\$950,000 y más)

Precio promedio: \$800,000
Cuota inicial (10%, comprador por primera vez): \$80,000
Hipoteca: \$720,000
Gastos de cierre: \$43,000 (con un punto nada más)
Inversión inicial: \$123,000

## Gastos Mensuales

Hipoteca mensual @ 6.875%, 30 años interes fijo	\$4729
Impuestos:	\$445
Seguro:	\$100
Acueducto:	\$120
Calefacción:	\$400
TOTAL:	\$5,740

## Rentas y deducciones

Deducciones: solamente las que se puedan tomar, teniendo en cuanto un salario modesto (sin contar la depreciación)\$40,000x 31% /12	\$1,033
Dos rentas legales	\$2,275
TOTAL	\$3,308

COSTO TOTAL:	\$2,432
VS.	
COSTO DE UNA RENTA EQUIVALENTE	\$2,000

En este caso asumimos una cuota inicial de 10% de un comprador por primera vez que tenga excelente crédito pero no suficiente salario, aplicando por una hipoteca sin verificación de ingresos (muy común en nuestra área). Por ello este tipo de comprador no puede tomar todas las deducciones de impuestos que produce la casa y hemos estimado que sean un máximo de \$40,000. Este tipo de comprador normalmente ocupa el apartamento más grande y alquila los otros dos.

CONCLUSION: Los compradores por primera vez suelen elegir casas que produzcan ingresos. A los precios del Mercado, estas casas no son tan adsequibles y las alzas en los intereses y la energía las están haciendo menos atractivas. Además muchos de nuestros compradores por primera vez no tienen \$123,000 y deben obtener más financiamiento. Se están haciendo hipotecas con 5% de cuota inicial e incluso sin cuota inicial. A veces la satisfacción de tener una casa es atenuada por el mantenimiento y la administración que exigen este tipo de propiedades. En este ejemplo, el Mercado de

alquileres influye bastante pues los inquilinos mejor calificados suelen comprar su casa y no es tan fácil encontrar inquilinos con buenas referencias dispuestos a pagar rentas altas.

## Casa de 3 familias (\$700,000-\$950,000 y mas) “Comprador Adinerado”

Precio Promedio: \$800,000
Cuota inicial (25% de un “inversionista adinerado”): \$200,000
Hipoteca: \$600,000
Gastos de cierre: \$36,000 (incluyendo un punto)
Inversión inicial: \$236,000

## Gastos Mensuales

Hipoteca @ 6.75%, 30 años, interés fijo:	\$3891
Impuestos a la propiedad:	\$445
Seguro:	\$140
Acueducto:	\$135
Calefacción:	\$435
Mantenimiento (super)	\$400
Reparaciones	\$300
TOTAL:	\$5,746

## Rentas y Deducciones mensuales

Deducciones (incluyendo depreciación)\$66,000 (approx.) x 31% /12	
Mensualmente	\$5,500

Tres rentas legales	\$4,600
TOTAL	\$10,100

BENEFICIO TOTAL:	\$4,354
ES DECIR	
22% DE RENTABILIDAD ANUAL SOBRE LA INVERSION INICIAL DE	\$236,000

En este caso asumimos un 25% de cuota inicial de un “Inversionista Adinerado”. Los intereses hipotecarios para casas de inversión son mas altos (6.75%) que para una casa de vivienda principal. Para este inversionista también asumimos gastos más altos y rentas más altas porque no vive en la casa. Calculamos el costo de un superintendente y algunas reparaciones por el desgaste adicional al estar toda la casa rentada. Este comprador adinerado sí podría tomar todas las deducciones, por tener altos ingresos. Fuimos optimistas pensando que la casa nunca estuvo vacía y los inquilinos pagaron a tiempo...

CONCLUSION: Las deducciones de impuestos hacen esta casa atractiva y rentable para inversionistas de altos ingresos; tenemos que tener en cuenta, sin embargo, que mensualmente están perdiendo dinero pues las rentas no cubren los gastos (\$4,600 - \$5,746 = \$1,146 de déficit) y muchos inversionistas no toleran esto. Estos inversionistas con depósitos grandes son también más escasos, más cautelosos en un Mercado volátil y sienten derecho a negociar más el precio y los términos de una oferta.

# Is Solar Power Right for You?

by Corinne Tower

With the rising cost of energy in the United States, more and more Americans are turning to alternative sources to provide power to their homes. Technological advances in electricity production have harnessed new concepts when it comes to heating homes and powering everyday appliances. A popular movement in the new-age concept of power sources for homes across the country is to go solar. But, is solar power right for your home?

According to [www.facts-about-solar-energy.com](http://www.facts-about-solar-energy.com), solar power is a cost-effective way to heat your home. Energy from the sun is free; the cost comes from the appliances needed to capture the power and unleash it into the home to power your lights, television and computer, etc. Additionally, the U.S. government may provide financial incentives if you turn your home into a solar-powered residence. Visit [www.dsireusa.org](http://www.dsireusa.org) to find out what your state's incentives are.

Because you are powering your home with energy from the sun, no fossil fuels are used. Therefore, you are not in competition with other countries, states or even your neighbor for coal, gas or other natural means of obtaining energy. Your supply is directly from the source—no refining, no middleman, no foreign dignitaries or clashes increasing the price.

Solar power is a renewable source of energy. According to [www.facts-about-solar-energy.com](http://www.facts-about-solar-energy.com), energy from the sun does not contribute to global warming by emitting dangerous gases into the air, such as nitrogen oxide, sulphur dioxide and carbon dioxide. In addition, solar energy does not increase contributions to the atmosphere with the traditional means of obtaining and distributing of energy, adding acid rain and smog to your community.

All of this information seems like solar power is the only way to go for an alternative source of energy. However, there are cons to this energy wonder. And, the primary disadvantage comes

down to what's in your wallet.

Installing a high-cost solar-energy system is the top drawback to going solar in your home. According to [www.facts-about-solar-energy.com](http://www.facts-about-solar-energy.com), building a system using semi-conducting materials is pricy, and could leave you wondering if it's worth the time, effort and hassle.

And, consider the climate in which you live. Living in New York, you probably have days upon days of cloudy, overcast weather, and even the presence of pollution may have an influence on energy production of your solar-power equipment. The efficiency of the sun may prove problematic unless you have installed enough materials for sun-energy storage.

So, before you go gung ho for solar power, consider all factors involved with the energy source you choose and the needs of your family. Know what your requirements for energy are, and make a decision that is right for you and your finances.

For more information, visit [www.facts-about-solar-energy.com](http://www.facts-about-solar-energy.com).

*A popular movement in the new-age concept of power sources for homes across the country is to go solar.*





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## Public Record of July & August 2006 Home Sales

Zip Code	Address	Class	Lot Size	Building Size	Units	Year Built	Sale Price	Sale Date	Zip Code	Address	Class	Lot Size	Building Size	Units	Year Built	Sale Price	Sale Date
11104	4813 39 Ave	A5	20'x100'	20'x28'	1	1920	\$640,000	07-Jul-06	11378	5446 46 St	A2	30'x85'	20'x32'	1	1901	\$430,000	26-Jul-06
11104	4109 41 St	R4	140'x100'		1	1938	\$200,000	11-Aug-06	11378	7341 52 Dr	B3	18'x100'	18'x35'	2	1945	\$559,680	13-Jul-06
11104	4709 43 Ave	S1	25'x83'	25'x28.33'	2	1925	\$720,000	03-Aug-06	11378	7346 52 Rd	A5	18'x100'	18'x34'	1	1945	\$500,000	17-Jul-06
11104	4330 Beach 46 St	R4	200'x100'		1	1930	\$367,500	14-Jul-06	11378	6810 53 Dr	B3	25'x100'	20'x25'	2	1910	\$495,000	24-Jul-06
11370	8419 25 Ave	A5	20'x100'	20'x35'	1	1935	\$662,500	07-Jul-06	11378	4827 54 Ave	A5	30'x94'	20'x36'	1	1940	\$481,000	31-Jul-06
11370	7311 32 Ave	C0	19'x95'	19.83'x46'	3	1960	\$785,000	28-Jul-06	11378	4075 55 St	C3	25'x100'	25'x55'	4	1915	\$700,000	14-Jul-06
11370	3240 73 St	B1	20'x100'	20'x44'	2	1950	\$560,000	11-Jul-06	11378	6127 56 Dr	B2	50'x100'	23'x30'	2	1915	\$840,000	28-Jul-06
11370	2226 76 St	R2			1		\$255,000	20-Jul-06	11378	5954 57 Rd	B2	27'x100'	19'x33'	2	1920	\$546,000	17-Jul-06
11370	2546 77 St	B1	22'x100'	22'x44'	2	1960	\$620,000	11-Jul-06	11378	6819 58 Rd	A5	30'x100'	17'x36'	1	1930	\$485,000	11-Jul-06
11370	2220 77 St	R2			1		\$303,000	18-Jul-06	11378	6228 59 Dr	B2	20'x100'	20'x26'	2	1925	\$380,000	27-Jul-06
11370	2240 77 St	R2			1		\$245,000	02-Aug-06	11378	5855 59 St	B2	19.42'x82'	16'x47'	2	1920	\$642,500	06-Jul-06
11370	2215 79 St	R2			1		\$255,000	26-Jul-06	11378	6921 60 Rd	A1	22.08'x100'	22'x38'	1	1920	\$615,000	20-Jul-06
11370	3238 80 St	B1	23.42'x100'	19'x60'	2	1930	\$880,000	08-Aug-06	11378	5363 61 St	A9	29'x100'	20'x33'x42'	1	1940	\$515,000	01-Aug-06
11370	3120 83 St	C0	24'x100'	20'x55'	3	1920	\$930,000	18-Jul-06	11378	5360 62 St	A2	22'x100'	22'x39'	1	1945	\$550,000	11-Aug-06
11370	7709 Ditmars Blvd	R2			1		\$278,000	10-Jul-06	11378	5558 64 St	B2	38.33'x92'	18'x32'	2	1910	\$200,000	25-Jul-06
11370	7717 Ditmars Blvd	R2			1		\$255,000	12-Jul-06	11378	5562 64 St	B1	22.17'x83.25'	20'x60'	2	1950	\$268,000	25-Jul-06
11370	2020 Hazen St	B1	20'x110'	20'x60'	2	1970	\$650,000	03-Aug-06	11378	5721 65 St	B2	22'x100'	18'x54'	2	1925	\$637,500	12-Jul-06
11372	7615 35 Ave	R4			1		\$350,000	25-Jul-06	11378	5732 65 St	B2	22'x90'	18'x54'	2	1935	\$490,000	18-Jul-06
11372	3756 72 St	C0	20'x100'	16'x36'	2	1925	\$615,000	21-Jul-06	11378	5305 66 St	A5	18'x100'	18'x34'	1	1930	\$550,000	12-Aug-06
11372	3415 75 St	C0	26'x100'	22'x50'	3	1960	\$900,000	24-Jul-06	11378	5250 69 PL	C0	39.42'x75'	21'x54'	3	1960	\$900,000	24-Jul-06
11372	3550 78 St	R4	160'x100'		1	1937	\$325,000	05-Jul-06	11378	5536 69 PL	R5			1	1988	\$35,000	31-Jul-06
11372	3444 82 St	R4	160'x100'		1		\$315,000	21-Jul-06	11378	6009 69 PL	B2	25'x100'	20'x48'	2	1930	\$735,000	02-Aug-06
11372	3757 87 St	C3	32.42'x100'	20'x42'	4	1920	\$1,020,000	08-Aug-06	11378	5909 69 St	A1	25'x75.08'	18'x32'	1	1925	\$565,000	11-Jul-06
11372	3338 88 St	A5	27.42'x100'	20'x33'	1	1935	\$680,000	18-Jul-06	11378	6036 72 St	B2	20'x100'	20'x37'	1	1945	\$605,000	06-Jul-06
11372	3520 Leverich St	R4			1		\$313,000	13-Jul-06	11378	5711 73 PL	B1	19'x100'	19'x46'	2	1950	\$520,000	03-Aug-06
11373	9007 43 Ave	C0	24'x88'	24'x43'	3	1950	\$355,000	20-Jul-06	11378	5318 73 St	B2	25'x100'	18'x45'	2	1925	\$715,000	17-Jul-06
11373	9511 43 Ave	B2	25'x100'	16.50'x57'	2	1925	\$690,000	21-Jul-06	11378	74 74 St	V0	20'x100'		0		\$900,000	20-Jul-06
11373	8006 47 Ave	R4			1	1980	\$345,000	20-Jul-06	11378	6533 Clinton Ave	B2	25.58'x100'	18'x50'	2	1930	\$715,000	04-Aug-06
11373	8830 51 Ave	R4			1		\$265,000	04-Aug-06	11378	6421 Jay Ave	B3	25'x95'	16'x50'	2	1925	\$636,000	14-Jul-06
11373	8416 52 Ave	B2	20'x95'	20'x48'	2	1920	\$550,000	12-Jul-06	11378	5740 Mazeau St	A9	20'x114'	20'x25'	1	1920	\$360,000	07-Jul-06
11373	8544 54 Ave	A1	21'x90.08'	16'x35'	1	1925	\$680,000	01-Aug-06	11378	5738 Mazeau St	C0	20'x119'	15'x35'	3	1920	\$373,000	07-Jul-06
11373	8641 56 Ave	C2	20'x100'	16'x72'	6	1921	\$800,000	31-Jul-06	11379	8406 60 Ave	B2	20'x100'	20'x38'	2	1920	\$565,000	28-Jul-06
11373	8616 57 Ave	B2	20'x100'	16'x62'	2	1920	\$795,000	12-Jul-06	11379	8404 60 Rd	C0	20'x100'	20'x58'	3	1973	\$902,000	10-Jul-06
11373	8625 57 Ave	B3	25'x100'	21'x38'	2	1950	\$600,000	04-Aug-06	11379	731 68 Rd	A0	30'x100'	19'x32'	1	1945	\$475,000	18-Jul-06
11373	8433 57 Rd	A5	20'x100'	20'x44'	1	1945	\$495,000	17-Jul-06	11379	794 69 Ave	B1	24'x100'	20'x50'	2	1925	\$560,000	07-Jul-06
11373	4026 77 St	C0	19.75'x100'	19'x56'	3	1970	\$990,000	31-Jul-06	11379	665 71 St	B2	24.58'x91.25'	20'x46'	2	1925	\$160,000	13-Jul-06
11373	4215 81 St	R4			1		\$315,000	10-Aug-06	11379	6652 71 St	B2	24.58'x91.25'	20'x46'	2	1925	\$550,000	24-Jul-06
11373	4121 95 St	B2	22'x133.49'	18'x64'	2	1925	\$650,000	07-Jul-06	11379	6424 75 St	A2	20'x100'	20'x41'	1	1940	\$450,000	14-Jul-06
11373	8230 Ankener Ave	B1	20'x100'	20'x37'	2	1945	\$660,000	06-Jul-06	11379	6038 77 Pl	A5	18'x100'	18'x32'	1	1945	\$545,000	28-Jul-06
11373	5143 Codwise Pl	C3	22.33'x100'	22.33'x58'	4	1966	\$940,000	04-Aug-06	11379	5753 78 St	C0	40'x100'	22'x48'	3	1960	\$750,000	07-Jul-06
11373	4241 Elbertson St	C0	20'x100'	20'x57'	3	1970	\$900,000	27-Jul-06	11379	6041 78 St	A5	16'x100'	16'x30'	1	1945	\$488,000	11-Jul-06
11373	5133 Goldsmith St	R4			1	1962	\$282,000	20-Jul-06	11379	6446 79 St	A5	20'x100'	20'x33'	1	1925	\$540,000	05-Jul-06
11373	4112 Ithaca St	C3	25'x100'	20'x52.83'	4	1924	\$947,600	02-Aug-06	11379	6111 79 St	A5	16'x100'	16'x30'	1	1950	\$535,000	11-Aug-06
11373	5817 Seabury St	C0	28'x100'	23'x47'	3	1940	\$800,000	14-Jul-06	11379	5836 80 St	A5	18'x100'	18'x34'	1	1940	\$440,000	20-Jul-06
11377	5305 37 Ave	F1	234.92'x197.69'	158'x165'	1	1947	\$4,800,000	13-Jul-06	11379	6490 83 St	A5	20'x100'	20'x32'	1	1940	\$567,500	08-Aug-06
11377	6118 43 Ave	C1	40.08'x100'	40'x91'	16	1936	\$4,100,000	27-Jul-06	11379	6318 83 St	A5	20'x100'	20'x33'	1	1940	\$575,000	14-Aug-06
11377	5123 46 St	B3	20'x100'	20'x30'	2	1905	\$530,000	20-Jul-06	11379	6517 Admiral Ave	A5	65.17'x65.17'	20'x28'	1	1925	\$473,000	03-Aug-06
11377	6721 47 Ave	B2	25'x100'	20'x54'	2	1935	\$600,000	13-Jul-06	11379	6247 Dry Harbor Rd	C0	29'x107'	21'x48'	3	1955	\$773,000	13-Jul-06
11377	5007 47 St	B3	20'x95'	20'x3'	2	1940	\$750,000	12-Jul-06	11379	7328 Juniper Valley Rd	A1	25.33'x41.50'		1	1925	\$430,000	25-Jul-06
11377	5015 47 St	A9	20'x95'	20'x30'	1	1940	\$558,000	25-Jul-06	11375	11054 65 Ave	R2	422'x100'		1	1951	\$491,790	28-Jul-06
11377	5044 47 St	B2	24'x100'	19'x54'	2	1930	\$792,100	25-Jul-06	11375	10010 67 Rd	R4			1	1941	\$150,000	20-Jul-06
11377	5133 47 St	B1	20'x95'	20'x44'	2	1930	\$696,000	01-Aug-06	11375	8838 69 Rd	B3	23.67'x100'	16'x35'	2	1930	\$555,000	31-Jul-06
11377	6611 48 Ave	A2	20'x100'	15'x40'	1	1920	\$580,000	20-Jul-06	11375	10824 71 Rd	R4			1		\$992,793.75	07-Jul-06
11377	6542 48 Ave	B1	21'x80'	21'x38'	2	1955	\$1	27-Jul-06	11375	10821 71 Rd	R4			1		\$890,968.75	12-Jul-06
11377	6734 49 Ave	A9	25'x100'	20'x31'	1	1920	\$432,000	05-Jul-06	11375	10824 71 Rd	R4			1		\$625,000	12-Jul-06
11377	4118 53 St	C2	27.17'x100'	27'x68'	6	1931	\$955,000	04-Aug-06	11375	10824 71 Rd	R4			1		\$565,000	14-Jul-06
11377	4308 54 St	A2	30'x100'	22'x42'	1	1950	\$5,200,000	10-Jul-06	11375	9122 71 Dr	A1	29'x100'	16'x38'	1	1925	\$610,000	31-Jul-06
11377	3113 55 St	A5	18'x95'	18'x31'	1	1960	\$10	27-Jul-06	11375	11029 72 Rd	S2	20'x100'	20.08'x61'	3	1983	\$1,600,000	07-Jul-06
11377	4125 56 St	B2	26'x100'	20'x57'	2	1920	\$743,000	12-Jul-06	11375	116 75 Rd	G0	9.42'x19.67'	9.42'x19'	0	1901	\$975,000	12-Jul-06
11377	4319 61 St	C0	24'x107.67'	20'x60'	3	1930	\$1,250,000	11-Jul-06	11375	11134 75 Rd	A5	20'x74'	20'x37'	1	1930	\$860,000	04-Aug-06
11377	5028 63 St	A5	20'x100'	20'x35'	1	1945	\$584,100	19-Jul-06	11375	67127 Burns St	A5	18'x100'	18'x34'	1	1930	\$633,000	28-Jul-06
11377	5134 64 St	A5	18'x100'	18'x37'	1	1950	\$480,000	28-Jul-06	11375	6772 Clyde St	B1	22'x100'	22'x39'	2	1945	\$700,000	06-Jul-06
11377	4841 65 PL	A5	18'x100'	18'x37'	1	1955	\$495,000	25-Jul-06	11375	692 Exeter St	A3	40'x100'	20'x40'	1	1930	\$450,000	14-Jul-06
11377	3752 65 St	B2	28'x100'	20'x48'	2	1925	\$780,000	17-Jul-06	11375	6936 Harrow St	A1	40'x100'	26'x28'	1	1925	\$980,000	28-Jul-06
11377	4114 68 St	R2			1		\$400,000	18-Jul-06	11375	6835 Loubet St	A1	23.42'x100'	16'x36'	1	1920	\$24,000	06-Jul-06
11377	3115 68 St	C0	20'x107.42'	20'x38'	3	1960	\$760,000	09-Aug-06	11375	11201 Queens Blvd	R4			1		\$975,000	10-Aug-06
11377	3325 69 St	B1	19.67'x100'	19'x53'	2	1940	\$740,000	07-Jul-06	11375	6618 Selfridge St	A5						



# Manuel Vargas Broker/Owner Panamerican Realty

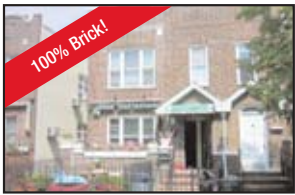
cell: 917-559-2002 • office 718-406-8615 • ManuelBrokr@aol.com • www.iscllly.com

## Public Record of July & August 2006 Home Sales

Zip Code	Address	Class	Lot Size	Building Size	Units	Year Built	Sale Price	Sale Date
11374	6254 97 Pl.	R5				1.....1987	\$360,000	14-Jul-06
11374	6135 Austin St.	A1	23'x149.58'	16'x36'		1.....1925	\$545,000	10-Jul-06
11374	6261 Booth St.	B3	24.17'x100.67'	16'x36'		2.....1920	\$10	28-Jul-06
11374	6231 Cromwell Cres.	A2	40'x100'	26.50'x52.50'		1.....1951	\$998,000	09-Aug-06
11374	9229 Queens Blvd.	R4				1.....	\$397,500	11-Jul-06
11374	9229 Queens Blvd.	R4				1.....	\$420,000	12-Jul-06
11374	6308 Saunders St.	A1	24'x100'	16'x36'		1.....1925	\$621,000	05-Jul-06
11374	6464 Wetherole St.	A1	35'x72'	20'x35'		1.....1940	\$960,000	18-Jul-06
11374	6385 Woodhaven Blvd.	R4				1.....1952	\$20,000	17-Aug-06
11368	3764 100 St.	B2	20'x105.75'	20'x50'		2.....1920	\$780,000	05-Jul-06
11368	5214 102 St.	A2	25'x100'	23'x39'		1.....1920	\$482,500	24-Jul-06
11368	5316 103 St.	C0	36.58'x100'	34'x50'		3.....1990	\$850,000	06-Jul-06
11368	5030 103 St.	B3	25'x100'	18'x42'		2.....1910	\$667,000	17-Jul-06
11368	3730 103 St.	R3				1.....	\$203,000	21-Jul-06
11368	3921 108 St.	C0	25'x100'	20'x63'		3.....1920	\$800,000	07-Jul-06
11368	5731 108 St.	S5	65'x63.08'	21'x50'		6.....1931	\$857,500	12-Jul-06
11368	4718 108 St.	K1	50'x100'	50'x75'		1.....1932	\$1,500,000	19-Jul-06
11368	3315 110 St.	C0	20'x100'	16'x55'		3.....1920	\$790,000	18-Jul-06
11368	3412 111 St.	C3	30'x100'	20'x75'		4.....2004	\$884,500	28-Jul-06
11368	4504 111 St.	A2	25'x100'	20'x30'		1.....1901	\$600,000	01-Aug-06
11368	3458 112 St.	B2	25'x100'	20'x58'		2.....1920	\$850,000	14-Jul-06
11368	4114 114 St.	A5	23'x100'	18'x34'		1.....1965	\$520,000	05-Jul-06
11368	9708 37 Ave.	B1	18'x94'	18.58'x47'		2.....1950	\$737,500	31-Jul-06
11368	1071 37 Dr.	C0	33'x45'	33'x32'		3.....2005	\$955,500	25-Jul-06
11368	10824 37 Dr.	B2	25'x125'	20'x29'		2.....1920	\$796,060	27-Jul-06
11368	10428 39 Ave.	B2	25'x125'	20'x46'		2.....1901	\$636,000	11-Aug-06
11368	10463 42 Ave.	C0	50'x100'	25'x43'		3.....2005	\$985,000	25-Jul-06
11368	9907 43 Ave.	R2				1.....	\$190,000	21-Jul-06
11368	10417 43 Ave.	B3	50'x100'	20'x25'		2.....1915	\$888,000	08-Aug-06
11368	10811 46 Ave.	B2	25'x90'	18'x47'		2.....1925	\$770,000	11-Jul-06
11368	10424 46 Ave.	R3				1.....	\$210,000	19-Jul-06
11368	10215 47 Ave.	B2	25'x100'	20'x27'		2.....1915	\$740,000	25-Jul-06
11368	10817 49 Ave.	A2	23.25'x100'	25'x35'		1.....1910	\$450,000	25-Jul-06
11368	9613 50 Ave.	B1	20'x80'	20'x60'		2.....1940	\$10	27-Jul-06
11368	10850 52 Ave.	A2	18.33'x100'	18'x38'		1.....1930	\$404,920	13-Jul-06
11368	5525 97 St.	A1	20'x100'	16'x34'		1.....1920	\$442,000	20-Jul-06
11368	4729 98 Pl.	B3	25'x88.75'	15'x32'		2.....1920	\$609,500	07-Jul-06
11368	3741 98 St.	A1	25'x100'	18'x28'		1.....1925	\$590,500	31-Jul-06
11368	3527 99 St.	C3	25'x100'	20'x65'		4.....1920	\$870,000	19-Jul-06
11368	3517 99 St.	B2	25'x100'	20'x48'		2.....1910	\$750,000	24-Jul-06
11368	3515 99 St.	C0	25'x100'	20'x62'		3.....1910	\$830,000	27-Jul-06
11368	10303 Corona Ave.	C0	25'x91'	22'x40'		3.....1920	\$869,000	11-Jul-06
11368	9725 Corona Ave.	C0	23.95'x85.05'	20'x36'		3.....1910	\$840,000	14-Jul-06
11368	10230 Corona Ave.	F9	25'x93.99'	25'x50'		2.....1931	\$710,000	21-Jul-06
11368	9916 Corona Ave.	C0	55.47'x88.85'	19'x50'		3.....2004	\$956,901.44	25-Jul-06
11368	4059 Junction Blvd.	C2	20'x110.75'	20'x80'		5.....1931	\$995,000	19-Jul-06
11368	4611 Junction Blvd.	A1	27.22'x81.12'	14'x45'		1.....1925	\$620,000	04-Aug-06
11368	10322 Martense Ave.	C3	21.25'x95'	20'x54'		4.....1971	\$840,000	06-Jul-06
11368	9904 Northern Blvd.	S4	20'x100'	20'x55'		5.....1926	\$935,000	10-Jul-06
11368	10837 Roosevelt Ave.	B2	25'x125'	20'x41'		2.....1901	\$950,000	01-Aug-06
11368	5528 Van Cleef St.	C0	20'x100'	20'x56'		3.....1992	\$835,000	10-Jul-06
11368	5709 Waldron St.	C0	33.50'x59.96'	33'x38'		3.....1960	\$835,000	14-Jul-06
11368	5725 Waldron St.	C2	20'x100'	20'x56'		5.....	\$900,000	25-Jul-06
11369	3120 100 St.	B1	25'x110'	20'x40'		2.....1935	\$680,000	14-Jul-06
11369	2537 100 St.	B2	78.75'x60.33'	25'x42'		2.....1999	\$875,000	31-Jul-06
11369	3232 104 St.	A1	20'x120'	19'x34.25'		1.....1920	\$609,000	18-Jul-06
11369	3239 104 St.	B2	20'x100'	18'x46'		2.....1930	\$696,950	01-Aug-06
11369	3227 108 St.	A1	20'x112.42'	16'x42'		1.....1930	\$450,000	13-Jul-06
11369	9917 23 Ave.	A2	40'x100'	25'x44'		1.....1950	\$485,000	07-Jul-06
11369	242 86 St.	A5	18'x100'	18'x34'		1.....1940	\$540,000	01-Aug-06
11369	3053 87 St.	C0	24'x100'	20'x40'		3.....1920	\$879,800	05-Jul-06
11369	2520 87 St.	B1	25.25'x100'	25'x30'		2.....1950	\$600,000	13-Jul-06
11369	312 90 St.	A5	20.50'x100'	20'x38'		1.....1940	\$640,000	18-Jul-06
11369	3034 93 St.	C0	16.25'x100'	16'x44.50'		3.....1930	\$739,000	28-Jul-06
11369	2325 95 St.	B3	19'x95'	19'x32'		2.....1950	\$650,000	19-Jul-06
11369	2619 95 St.	A2	21'x95'	21'x46'		1.....1935	\$450,000	19-Jul-06
11369	3232 96 St.	A1	15.17'x100'	15'x30'		1.....1915	\$520,000	28-Jul-06
11369	2529 97 St.	A5	18'x97.42'	18'x35'		1.....1935	\$585,000	19-Jul-06
11369	2527 97 St.	A5	18'x97'	18'x35'		1.....1935	\$590,000	28-Jul-06
11369	3132 98 St.	C0	25'x97.42'	20'x40'		3.....1910	\$880,000	25-Jul-06
11369	3239 98 St.	B3	36'x100'	22'x37'		2.....1925	\$762,200	27-Jul-06
11369	2218 98 St.	A1	30'x97.42'	18'x35'		1.....1940	\$670,000	31-Jul-06
11369	2719 Butler St.	B2	30'x100'	22'x45'		2.....1930	\$10	03-Aug-06
11369	2426 Curtis St.	A5	24.60'x95'	16'x39'		1.....1992	\$580,000	07-Aug-06
11356	11505 10 Ave.	B3	43.42'x140.67'	23'x34'		2.....1910	\$935,000	03-Aug-06
11356	1411 117 St.	C0	18.66'x100'	18.58'x53.42'		3.....1990	\$650,000	31-Jul-06
11356	1410 118 St.	A1	39'x100'	20'x28'		1.....1920	\$405,000	12-Jul-06
11356	2213 119 St.	B1	18'x100'	18'x50'		2.....2004	\$763,687.5	06-Jul-06
11356	1820 120 St.	B2	25'x100'	22'x34'		2.....2010	\$583,000	05-Jul-06
11356	400 121 St.	R3	21'x93'			1.....	\$602,000	18-Jul-06
11356	2109 124 St.	B2	23'x100'	19'x48'		2.....1910	\$500,000	12-Jul-06
11356	612 124 St.	B1	40'x100'	26'x46'		2.....1960	\$660,000	14-Jul-06
11356	711 124 St.	B1	25'x100'	17.13'x51.59'		2.....2002	\$700,000	17-Jul-06
11356	2326 124 St.	B2	31.67'x100'	20'x50'		2.....1920	\$676,700	26-Jul-06
11356	1127 124 St.	B2	50'x97.25'	20'x30'		2.....1910	\$669,500	28-Jul-06
11356	1513 125 St.	B2	32.50'x100'	20'x33'		2.....1920	\$565,000	01-Aug-06
11356	130 126 St.	C0	25'x100'	20'x47'		3.....1960	\$400,000	11-Jul-06
11356	2043 126 St.	B2	50'x100'	14'x62'		2.....2005	\$707,683.75	21-Jul-06
11356	184 126 St.	B3	25'x100'	18'x24'		2.....1920	\$530,000	31-Jul-06
11356	1801 127 St.	E9	355'x100'	235'x100'		3.....1959	\$4,500,000	07-Jul-06
11356	2214 127 St.	B2	25'x100'	21'x48'		2.....1901	\$705,000	14-Jul-06
11356	1815 129 St.	G0	40'x100'	20'x20'		0.....1901	\$1,460,000	14-Jul-06
11356	719 129 St.	B3	56.50'x100'	32'x50'		2.....1950	\$728,000	31-Jul-06
11356	926 130 St.	A1	21'x100'	17'x33'		1.....1960	\$525,000	03-Aug-06
11356	11318 14 Rd.	B1	22.42'x100'	19'x54'		2.....1920	\$680,000	07-Jul-06
11356	12902 23 Ave.	F9	50'x189'	50'x80'		2.....1940	\$2,050,000	04-Aug-06
11356	12149 6 Ave.	B1	25'x125'	17'x77'		2.....2001	\$530,000	25-Jul-06
11356	12510 7 Ave.	A2	33.50'x100'	25'x46'		1.....1950	\$622,000	17-Jul-06
11356	11942 8 Ave.	B2	30'x110'	20'x48'		2.....1930	\$704,000	10-Aug-06
11356	12303 9 Ave.	B9	25'x100'	20'x50'		2.....1930	\$740,000	27-Jul-06
11356	12305 9 Ave.	Z0	20'x100'	10'x20'		0.....1931	\$28,000	27-Jul-06
11356	932 College Point Blvd.	A1	33.58'x61.25'	20'x28'		1.....1920	\$450,000	11-Jul-06
11356	2203 College Point Blvd.	C0	50'x100'	21.83'x38.83'		3.....1920	\$990,000	21-Jul-06
11356	510 College Point Blvd.	A5	20'x100'	20'x42'		1.....1955	\$462,800	26-Jul-06
11102	3090 14 St.	C1	49.58'x100'	40'x88'		17.....1907	\$1,150,000	11-Aug-06
11105	4207 19 Ave.	E3	80'x100'	50'x98'		1.....1959	\$875,000	03-Aug-06
11102	3017 21 St.	B1	25'x100'	20'x40'		2.....1940	\$1,400,000	31-Jul-06
11102	3019 21 St.	B1	25'x100'	20'x40'		2.....1940	\$700,000	31-Jul-06
11105	2506 23 Ave.	B3	20'x100'	20'x30'		2.....1925	\$715,000	18-Jul-06
11105	2269 24 St.	A2	25'x100'	22'x35'		1.....1901	\$485,000	12-Jul-06
11102	2452 24 St.	B1	24'x100'	20'x54'		2.....1940	\$890,000	20-Jul-06
11102	2321 28 Ave.	C2	20'x100'	20'x73'		6.....1926	\$875,000	09-Aug-06
11103	3413 30 Ave.	S2	20'x80'	20'x60'		3.....1925	\$600,000	02-Aug-06
11106	325 31 St.	B1	25'x90'	20'x40'		2.....1925	\$745,000	27-Jul-06
11105	2064 33 St.	B1	18'x70'	18'x32.50'		2.....1930	\$700,000	05-Jul-06
11105	2081 33 St.	B9	18'x100'	18'x32'		2.....1935	\$755,000	18-Jul-06
11106	3203 34 Ave.	B1	25'x90'	20'x49'		2.....1920	\$925,000	18-Jul-06
11106	3173 34 St.	B1	23.42'x100'	19'x46'		2.....1930	\$725,000	12-Jul-06
11103	2577 36 St.	B3	25'x100'	18'x35'		2.....1925	\$780,000	13-Jul-06
11103	3152 37 St.	C0	20'x100'	20'x38'		3.....1920	\$780,000	28-Jul-06
11105	2114 41 St.	B2	25'x100'	25'x42'		2.....1920	\$780,000	06-Jul-06
11103	3150 43 St.	B2	25'x100'	25'x40'		2.....1910	\$755,300	27-Jul-06
11103	2587 46 St.	B1	20'x100'	20'x48'		2.....1935	\$810,000	20-Jul-06
11103	2816 47 St.	C2	30'x100'	30'x70'		6.....1928	\$960,000	20-Jul-06
11103	2841 47 St.	B3	16.67'x100'	16.42'x36.75'		2.....1915	\$620,000	21-Jul-06
11102	2546 Crescent St.	B3	25'x200.08'	24'x35'		2.....1920	\$935,000	05-Jul-06
11370	2020 Hazen St.	B1	20'x110'	20'x60'		2.....197		

# PROPERTIES OFFERED BY MANUEL

cell: 917-559-2002, office: 718-406-8615, email: manuelbroker@aol.com, web: www.isellny.com. 33-19 Junction Blvd., Jackson Heights, NY 11372



**SUNNYSIDE**  
3 bedrooms over 2 bedrooms over fully finished basement. 2-car garage. Close to all.

Price Upon Request



**E. ELMHURST.**  
**2-FAMILY BRICK BY 31ST AVE.**  
Excellent brick semi-detached town house. Sold "as is" with no guarantees to the best and highest offer. Property features a private driveway and a 2-car garage. Ideal opportunity for handyman or investor. Corporate owner entrusted this fine piece of real estate to Manuel: 917-559-2002.

\$670,000



**CORONA.**  
**105TH ST AND 35TH AVE.**  
Brand-new 3-family brick home. The corner unit! 6+6+3+full basement+ 2-car garage. Separate boilers and 25-year tax abatement. Estimated completion: Summer 2006.

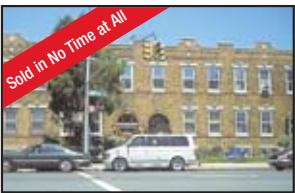
It's A Great Value At \$865,000!



**JACKSON HEIGHTS/ E. ELMHURST.**  
**MOTHER AND DAUGHTER.**  
2-family solid brick. Excellent condition. Walk to bus, train and all shopping. Lovely back yard and private yard.



**ASTORIA PRIME**  
**ON 36TH ST AND 28TH AVE, 3 BLOCKS TO TRAINS!**  
Very large building (24.5' x 52') on a 25' x 104' R6 lot. Excellent condition, new boiler, many extras. Layout is 6/6/5/ +finished basement and garage. There are a total of 5 baths. The house has great income and it has a lovely yard. Won't last.



**CORONA/E. ELMHURST.**  
Excellent investment opportunity or live rent free. Legal 3-family brick on a R6B and C2-4 zoning. Could be converted to commercial or could add another floor! Won't last.

Buy It Today At \$789,000



**FRESH MEADOWS**  
Detached brick Cape in need of repairs. Make this your home sweet home. School district 26, the best one in Queens. Investors and contractors welcome. This sale has to be approved by guardianship.

CALL: MANUEL at 917-559-2002

**THIS SPACE RESERVED FOR YOUR PROPERTY.**

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I will feature your house on this page that is delivered periodically to more than 40,000 area residents. You get top exposure, top advertising and the right price with no hassles when you list with Manuel. Call me today for an accurate evaluation of your property.



**JACKSON HEIGHTS**  
**AMAZING COOP ON 79TH AND 34TH**  
980 sq. ft. of living space with walking distance to 7, G, R, E, F trains and downtown Jackson Heights. Owner motivated. Excellent doorman building with reasonable maintenance. Hurry, call me for an appointment.



**MIDDLE VILLAGE**  
Large 3-bedroom Colonial on residential block. Fully finished basement. Marble bathrooms and granite kitchen. Won't last. Owner relocating overseas.

Listed At \$649,000



**CORONA HEIGHTS.**  
**EXCELLENT FOR FIRST-TIME HOME BUYER.**  
Legal 2-family in very good condition. Walk to National St. station of the 7 train. Finished basement and 2-car parking in rear. Won't last.

Asking Only \$549,000, What Are You Waiting For?



**EAST ELMHURST/LA GUARDIA**  
**VERY GOOD CONDITIONS 3 BR COLONIAL**  
Featuring living room with wood-burning fireplace, formal dining room, EIK, 3BR, 1.5 BA, semifinished basement. And 1-car garage. Solid brick house on quiet block. Lovely back yard where the tomatoes are almost good for picking.

Won't Last At \$460,000

**ARE YOU RENTING AN APARTMENT?**

**CONTACT MANUEL FOR YOUR COMPLIMENTARY LANDLORD'S PACKAGE**

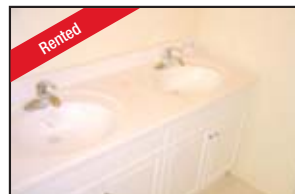
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**EMAIL: MANUELBROKER@AOL.COM**



**CORONA/35TH AVE/**  
**ENJOY 25 YR TAX ABATEMENT.**  
This house is a great investment; there are 3 separate heating systems; the landlord only pays water and insurance! It's a 5/5/studio + basement and 1-car garage within walking distance to train 7. Won't last

It Will Go at \$829,000!



**CORONA-ROOSEVELT AVE.**  
**WE HAVE 32 BRAND-NEW APARTMENTS**  
1, 2, 3 bedrooms, some of them with Jacuzzi and balconies. Very convenient location, 2 minutes to 7 Train. Application required.

Price Available Upon Request

**I UNDERSTAND YOU MAY NOT BE ENTERING THE MARKET RIGHT NOW BUT PLEASE KEEP MY INFORMATION HANDY FOR ANY INQUIRY YOU MAY HAVE. I WANT TO BE YOUR REAL ESTATE ADVISOR. I WANT YOU AS A CLIENT FOR LIFE.**

**ACCURATE MARKET EVALUATION OF YOUR PROPERTY,**

**please call Manuel**

**917-559-2002**

Limited 10083345

**Manuel, Rated No. 1 Realtor® in Queens by an Independent American Bulldog and a very Intelligent Giant Schnauzer.**