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Alaska REAL ESTATE

BY DAVE WINDSOR

Elite AGENT
duPont REGISTRY



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NEW TIMES—NEW FACES

My personal assistant, Diana Brewerton, recently retired. I am learning how valuable she was now because I have to do all the work myself !

Frankly, Diana was an amazing asset to my real estate practice and it has become essential to re-structure my business to incorporate other help.

New times—new faces: This time around I am partnering up with a licensed real estate

professional, as opposed to an unlicensed assistant. Let me introduce Michelle Webb—experienced, hard-working and, important to me, someone you can trust. Michelle is introducing herself overleaf but you will, from now, have a double-team working for you.

I am looking forward to introducing Michelle to you in person over the months ahead but, rest assured, your best interests remain my absolute focus.

Please free to introduce yourself to Michelle at either : -
webbrealtor@gmail.com or
by telephone at 907-242-5252.



I also remain available 24/7.

INTELLIGENCE—ARTIFICIAL OR PERSONAL?

The A.I revolution is here. This is why NVIDIA just became the largest capitalized company in the world, outstripping Microsoft, Apple and Amazon. NVIDIA has a market cap of \$4 trillion. Wars are now being fought this way—computers and robots making decisions that used to be made by humans.

The inevitable outcome of this process will be the entropy (the tendency of order to dissipate into disorder and dysfunction) of human intelligence on the basis of “Use it or Lose it !”. The more you allow mechanical devices to direct life, the less you will use your own mental abilities. I oppose artificial intelligence because I prefer to retain **personal intelligence**.

While A.I. may have its uses for rapid assessment of many human interests (e.g. medical) there must be regulation of it that protects people from control, manipulation and most important, personal integrity and individuality. Please think about this—that is, while you still can! As Ayn Rand famously said, the highest virtue is “Reason”. Do not give up your ability to rationalize, calculate, evaluate and decide in favor of contacting Chatbot!

Checking Your Credit Score

Digital Information about your credit plays an important role in your life. There are three (3) credit reporting agencies that lenders use to decide about whether to loan you money for real estate or other domestic purchases like a car or furniture. They are Equifax, Experian and TransUnion. Real Estate lenders obtain a “Tri-Merge” report with all this data combined.

Determining how you are scored is based on several categories, only 35% of which is payment history. Other issues taken into account are the amount owed and the length of your credit history with each lending institution.

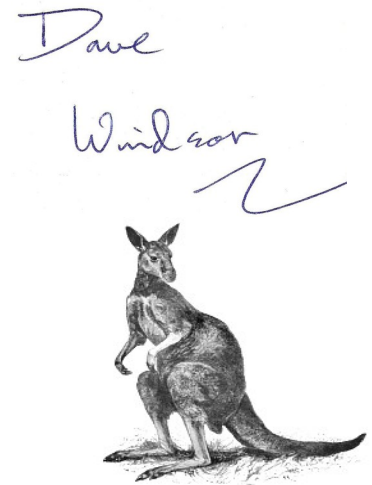
I have to say, I have rarely seen a credit report from either of the three (3) agencies that does not contain some errors - and that is why I encourage you to check for yourself. You will often receive invites to check your credit from

various websites and most people have heard of FreeCreditReport.com – but the best, in my opinion, is AnnualCreditReport.com who advise you, right at the start, that you are **legally entitled to a WEEKLY report**, if needed, from all three (3) institutions, and AnnualCreditReport.com will get you started immediately. All types of errors, from creditors you never borrowed from to late payments that are inaccurate, can occur and there is a procedure online for you to dispute reported data and have it corrected.

When applying for a loan, such as a home loan, your score is somewhere between 300 and 850. Don't waste your time trying to buy a house with a score under 400, and 400 to 600 is really tough. 660 is okay, 720 is better, and 780 or more is great. You are remarkably dependable if your score exceeds 800 and everyone (including me) would then like to lend you money but just be sure to

see where you are at in the scale—and get those pesky errors fixed.

Best Wishes,



About Michelle Webb

Hello everyone! So excited to meet you and assist Dave in serving you in the future. A little bit of background about me :- I was raised in Anchorage, Alaska and am a Bartlett High School graduate. My husband, Brian Webb, and I have two children together, Bryce and Blake. Our kids are heavily involved in sports so you can often find me around town at a hockey rink, baseball field or golf course. I have a unique professional background in the legal field prior to becoming a REALTOR. I have extensive experience in landlord/tenant issues including evictions, contracts, probate issues, and domestic issues that include divorce, domestic violence cases, prenuptial agreements, child support and custody. I am a Top-Producer and Associate Broker with RE/MAX Dynamic Properties and look forward to helping you with your real estate needs at every stage of your life alongside my partner Dave Windsor.
