

ROCKY, JASON & JEREMY'S REAL ESTATE GUIDE

Published by Rocky Reynebeau ♦ Jason Reynebeau ♦ Jeremy Kendall

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Analysis of Denver's Current Real Estate Market

Does this market have legs?



By Rocky Reynebeau

Our local real estate markets continue to have vibrancy that we started to see in February of this year. This is especially the case in the entry level and moderate price ranges. The higher price ranges are also gaining strength but because that market is much more elective, we have not seen the same bounce. The

bounce is being experienced in all product types. In large measure, this vibrancy is mostly a result of interest rates that almost beg you to buy a home. This is good because when housing markets get healthy that will lead to gains in the broader economy. Every home sold has a multiplier affect in the local economy in that it triggers a whole series of purchases - hoses, lawn mowers, appliances, etc. So, this is good and we are excited to see it.

Still Higher Levels of Risk

Each deal still experiences a higher-than-normal level of uncertainty because the risk factors of appraisals, inspections and loan underwriting continue to be at high levels. I don't think that's going to change for a while because, over the last couple years, outside forces have gunked-up real estate markets. The market is dealing with different influences these days.

The Nose Under the Tent

Many people are still concerned about the possibility of a tax being implemented on each real estate transaction. As of January 1st of 2013 there will be a 3.8% tax on high-income families where "profits" are above \$500,000. This tax is to fund Obamacare. This will effect a very, very, very small percentage of home sellers - so don't worry about it. It is, however, a camel's nose poking under the real estate tent. Does not sound like much risk but remember that when "income tax" was enacted in 1913 it started out at 1% for very high income taxpayers.

The Jury is Still Out

The jury is still out as to whether this market will have legs beyond the low interest rates. For a local real estate market to be totally healthy there needs to be growth and particularly job growth with rising incomes. We still have a way to go on that.

As I write this article, there is a bit of softness but that is normal - there is always an uneasiness in real estate markets around election time. Similar to the weakness that develops when there is upward movement in mortgage rates or when we experience dramatic national events. This upcoming election is an important event when it comes to the health of our real estate markets.

Money markets are easing up again and **BELIEVE IT OR NOT** we are seeing high-balance/sub-prime financing taking place again. The very same thing that got us in trouble is back in the mix. There are some caveats associated with those loans but they have been re-introduced back into the mortgage markets. Gee, I thought we fixed that - crazy!

Bloom Where You are Potted

Every market - good or bad - presents opportunities and this one is no different. We are betting on America! If that is a good bet, then there may never be a better time to buy real estate. Call us, we sell real estate for a living.

See related articles, "Take Advantage" . . . & "Tug-of-War."

Take Advantage of these Interest Rates

Once-in-a-lifetime mortgage rates are not to be missed



By Jason Reynebeau

We have a unique thing going on in our current national economy. You might call it a perfect storm when it comes to mortgage interest rates. The stubborn economy, which continues to be sluggish, has created an environment that has created what might very well be a once-

in-a-lifetime opportunity.

In response to economic sluggishness, the Federal Reserve continues to flood our economy with money to prop up consumer demand. This "flooding with money" is known as *quantitative easing* and we are in round three - **QE3**.

This is important to hear - these rates are national in nature to fix a *national problem*. But, and this is a big BUT, our local economy is not totally reflective of the *national problem*. Colorado's economy might be soft but it is not weak. We benefit with these rates none-the-less.

What really matters of course is not the national economy but your own personal economy. If your job status is uncertain then

a 3-4% mortgage rate means nothing to you. But, if the numerous facets of your personal economy have good stability - then you should consider taking advantage of this wonderful opportunity. This is just a great time to buy, do the upgrade or downgrade move or to refinance. It is important, in our view, to lock into a fixed rate because **QE1, QE2** and **QE3** will result in inflation. Interest rates always are reflective in the inflation rate - that is an economic law. *See related article on page 8.*

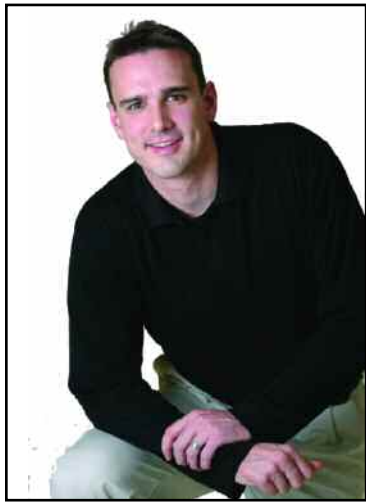
NOTE: If you are going to refinance then it might also be a good time to convert to a 15-year loan if you see yourself in the home for a long time. Yeah! yeah! - why would you pay off a 3.5% loan in an inflationary world. Because debt free is a good thing in an uncertain world.

Give us a call if we can help you on any of your real estate needs. It is what we do.



How The Real Estate Marketplace Really Works!

Improve your buyer and seller skills by understanding these basic real estate principles



By Jeremy Kendall

When you enter the real estate marketplace, either as a buyer or a seller, there are some very basic principles and concepts that are important to understand. More importantly, when you can understand these principles both from your point of view and from the other side then you can become very good at accomplishing your real estate goals.

Real estate is a very simple business that becomes very complicated when you throw in all the variables of all the various players. Sometimes real estate is like "pushing a rope." Rocky always says "to be a good buyer" or "to be a good seller" you need to understand some basic principles about this "simple business." While all these principles interplay with each other, let's talk about them separately.

Principle #1 - The Four Factors that affect Saleability

The four factors that affect the Saleability of real estate are **Price**, **Condition** and **Location** under the umbrella of **Motivation**. Understanding these factors and how they relate to one another is the key to understanding the real estate marketplace.

Motivation - What is the motivation of the players. This is the umbrella that hangs over every real estate deal. Assuming there is motivation then:

Price - Price is the most important factor affecting saleability. The price must reflect the property's condition and location. Price goes up when the condition and location are good and down when bad.

Condition - The condition of a home significantly affects its value. Poor condition can be compensated for in several ways. Fix the condition problem or adjust the price to reflect the problem. One way or the other the marketplace will address good or bad condition.

Location - Given that we cannot control the location then the price must reflect the location, for good or bad. The only day you can control location is the day you buy it - after that you're stuck with it.

As the market works a property, buyers and sellers become very informed with each feeling successful when they both feel they've done as "good as they're going to do." It is amazing at how effectively the marketplace works.

Principle #2 - How the Market Talks to the Players

The marketplace talks to you every day that a property is on the market - it communicates via activity or lack of activity. Understanding what the market is saying will greatly improve your success in the buying or selling of real estate. Here is what the market is saying:

No activity - Providing that a home is properly exposed and it is not Christmas day - no activity means one thing and one thing only - the price is too high. The market is finding better products elsewhere. There are some caveats but on balance this is a fact.

Moderate activity - no offers - This activity level implies that the price is still too high. But, if condition and/or location are excellent you might be able to pull it off. At this point the price probably needs to be tweaked a bit.

Good activity - no offers - At this activity level the market is basically endorsing the price but probably doesn't like the condition or location of the property. If the problem is location then the only solution is price and if it's a condition problem then correct the problem or adjust the price to reflect the condition.

Good activity with offers - This just means you've nailed it. Here there is good balance between price and the property's condition and its location. Good job!

Great activity with multiple offers - Here we have fish jumping in the boat. If this happens, especially if on the first couple days on the market, the property was probably underpriced. Take it off the market, reprice it correctly and put back on the market. You are not obligated to sell it if you underpriced it.

A sale happens when both parties feel good about the deal. The marketplace is magnificently effective at sorting out value.

Principle #3 - Basic Pricing Strategies

Assuming that the Realtor and the seller are knowledgeable of product and of current market condition, there are three basic pricing strategies. The strategy employed is largely a function of the motive of the seller. These strategies are:

Make it go away - Here the seller is highly motivated or money is not the most important factor. The pricing structure should always reflect the needs or motives of the seller.

Market Value - This strategy makes sense when value is easy to define (i.e. lots of comparable sales) or when values are not changing. The problem is that values are always changing - we always suggest the next pricing strategy.

Pushing the Envelope - Here the price is pushed to the outer edge to see if there is a market there. If not then the price is tweaked to reflect the amount of activity enjoyed. This is a wonderful strategy when the seller understands the above principles but a horrible strategy if concrete forms around a seller's ankles. Remember, the market will almost always sort out the correct value on that given day. We use this strategy about 90% of the time and it works.

There is no "right" strategy. Clearly, there are so many variables at play, all of which are a function of the seller's motive. We always present the three pricing strategy options to sellers and let them pick the one that makes the most sense for their situation.

Again, real estate is a simple business complicated by thousands of variables. You can do better when you know some of the principles involved.

If you have any questions regarding this article or the buying and selling of real estate please call one of us anytime at 303-989-5462. Our business is real estate.

Green Mountain Estates



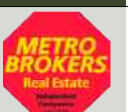
14467 W. Center Drive

3 beds/3 baths ♦ 2576 + 1488 Square Feet ♦ Two-story ♦ Offered at \$569,000
 3-car attached garage ♦ Magnificent \$1,000,000 VIEWS of Mountains & Denver
 Vaulted ceilings ♦ Contemporary styling ♦ Large gourmet kitchen ♦ Hot tub room
 Decks off the family room, master bedroom and walkout ♦ Master suite w/office
 Incredible open floor plan ♦ Wall of windows in the family room to die for
 Full finished basement w/rec room and two bedrooms
 Steps from open space ♦ Close to St. Anthony's Hospital and future light rail station
 Easy commute to downtown or the mountains
 Status - Active



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Sixth Avenue West

14419 W. 1st Place

- 4 Beds/3 Baths ♦ Sq. Ft. 2819 + 1189 ♦ Two-story
- 2- Car Attached Garage ♦ Excellent Cul-de-sac location ♦ Large covered patio
- Beautiful landscaping and great curb appeal ♦ Large Spacious rooms
- Wonderful floor plan ♦ Open family room with fireplace ♦ Full-open basement
- Fully-automatic sprinkler system ♦ Serviced by A-rate **Kyffin Elementary**
- Hike from neighborhood to **Green Mountain Open Space**
- Offered at \$365,000 ♦ Ready for some updating



Green Mountain Village

13243 W. Utah Circle

- 3 Beds/Baths ♦ 2187 + 716 Square Feet ♦ Tri-Level w/ Basement ♦ Offered at \$275,000
- 2- Car Attached Garage ♦ Wonderful curb appeal ♦ Great-room on main level
- Beautiful Hardwoods ♦ Remodeled kitchen ♦ Newer cabinets ♦ Kitchen Island ♦ Tons of light
- Huge family room ♦ Open unfinished basement ♦ Converted master suite
- Low maintenance yard ♦ Great deck and covered patio
- Sprinkler system ♦ New roof in 2011 ♦ Clean & neutral
- Close to future light rail and St. Anthony's ♦ Status - Under Contract



Mountainside Townhome

241 Youngfield Drive

- Offered at \$235,000 ♦ Style - Two Story ♦ Status - Active ♦ Sq. Ft. 2008 + 1124
- 2-Story ♦ Bed/baths - 2/4 ♦ Soaring vaulted ceilings ♦ Main-floor study
- New windows ♦ Large over-sized garage ♦ Finished basement
- Taxes \$1783 ♦ 5-pc master bath ♦ Private deck off master
- Walk to St. Anthony's or the future light-rail



Village at Mountain View

2828 S. Coors Drive

- ♦ Status: Sold - call for pricing details ♦ Taxes \$2448
- 2-Story ♦ Bed/baths: 3/3 ♦ Sq.Ft: 2095 + 1016
- Soaring vaulted ceilings ♦ Large master bedroom with a 5-piece master bath
- Loft study ♦ 3-car garage ♦ Open basement ♦ Beautiful yard with Koi pond
- Close to Bear Creek Lake Park, St. Anthony's and future light rail



Green Mountain II Townhome

614 S. Youngfield Court

- Status: Sold - call for pricing details ♦ Taxes: \$894
- Style: 2-Story ♦ Sq.Ft: 1173 ♦ Bed/baths: 2/2
- Beautifully updated kitchen ♦ All appliances are included
- Large master bedroom ♦ New windows ♦ 1-car garage with good storage
- Large private patio ♦ Walk to St. Anthony's or the future light-rail



Americana-Lakewood

485 S. Youngfield Court

- 5 Beds - 3 Baths ♦ 2023 + 2023 Square Feet ♦ Ranch
- 3- Car Attached Garage ♦ Magnificent \$1,000,000 VIEWS ♦ Gourmet kitchen
- Great room floor plan ♦ 12 foot ceilings ♦ 2 x 6 construction
- Tons of storage ♦ Full finished walkout ♦ RV Parking ♦ Extensive hardwoods
- Serene setting ♦ Professionally landscaped
- Status - Sold - call for pricing details



Green Mountain Village

1818 S. Youngfield Place

- 3 Beds - 3 Baths ♦ 2388 Square Feet ♦ Bi-Level (R-Plan)
- Wonderful Cul-de-Sac location ♦ Beautifully Updated ♦ Southern Exposure
- Terrific updated kitchen ♦ Updated baths ♦ Professional landscaping
- Beautiful yard ♦ Huge deck for entertaining ♦ Garden area
- Large office ♦ All new or newer mechanicals and roof ♦ Workshop
- Status - Sold - call for pricing details



Our Value System

Our core values are deeply rooted in the way we do our business

By Rocky Reynebeau



The backdrop of the Rocky Mountains, Green Mountain, South Table Mountain and the Dakota Hogback are constant reminders of the great place in which Jason, Jeremy and I do our real estate business. We feel privileged to live and work with the residents in this wonderful area and are proud to function with core values that include quality services, integrity and a sensible fee structure.. We like to think that we are good people helping other good people navigate through the maze of real estate.

Good Basics

Our hometown value system is the foundation of our business philosophy. We care deeply for our clients and when they entrust us to help them we take it personally and seriously. We treat our clients like we would want to be treated. We view our clients as adults who can make better decisions when they are presented with adult information about current market pressures.

We don't mislead our clients with feel-good statements that are not true nor shy away from mentioning things that need to be mentioned. From experience, we know that the worst feelings people have in a domestic real estate transaction is that feeling of being out-of-control. You cannot ever be in total control of any real estate transaction but the *feeling* can be mitigated significantly by honestly knowing what is going on.

The Truth and Respect

We place a high premium on being honest and factual. There is a great deal of respect that develops when a relationship is built on good and honest dealings. But, it is more than that and the question that one has to ask is this: If a relationship starts out with smoke and mirrors, when in fact do honesty and facts get introduced into the relationship? How can a relationship start off with telling someone what they want to hear and then switch magically to helping people hear what they need to hear? Our values are deeply rooted - they are part of our DNA and we don't stray from them. We don't ask our clients to agree with our assessment - they just need to know what it is.

When Jason had spinal meningitis 35 years ago I gained tremendous respect for Dr. Potts when he sat us down and told us what was happening and all the risk and potential outcomes. Honestly, it was so hard to listen to but in the end it gave us a small sense of control over a nearly uncontrollable event. That experience has never left me.

Real Estate is not typically a life-or-death event. But, it ranks right up there in terms of creating uncertainty. So, we go with adult information right from the get-go and I think people respect that.

No Fancy Footwork

When we initially meet with our selling or buying clients our conversations are rooted in real estate. We talk about market pressures, timeline management, risk management, supply vs. demand factors, condition and staging issues etc. Most importantly we connect real estate into your own personal economy and make sure we are doing the right thing. Sometimes that right thing is not to sell or buy. These are the basics of real estate and of a good relationship.

We don't talk about all the homes we sell, how great our company is and our wonderful market share - that means nothing to you. And, we most certainly never talk about how absolutely marvelous and wonderful we are. This is about you and how your needs plug into the market at that moment.

We will never talk about us, and we will never put a client in the uncomfortable position by asking for their business. If you feel comfortable with what we have to say and we connect - you'll say "what do we do next?"

A Sensible Fee Structure

Our fee structure is based on the principle that we will "never charge more than what we would be willing to pay for the service." We have a sensible sliding scale based on price and our clients do not need to "negotiate" with us. Our fees are published in our website under the tab "Listing Interview - 25 Most Frequent Questions."

We do small discounts if there are two homes involved or larger discounts when we are "registered" with a new home. We also try to do 4 Pro Bono transactions a year for non self-inflicted hardships where this is no or little equity.

We are proud of our fee structure.

No Division-of-Labor

Real Estate is such a unique belly-button-to-belly-button business. In our view a deal cannot be assigned into some sort of division-of-labor because all the various facets co-mingle with each other. We all work our own deals from start to finish - you're not passed on to a series of assistants. If one of us is out of town another of us will take over. From start to finish we're with you all the way.

I always remember a famous quote by the late **Reggie White** of the **Green Bay Packers**. In explaining the relationship between the players and the fans he said "they love us and we love them." That is a good goal - and we strive for that in all of our relationships.



Sixth Avenue West - 4th Filing

108 S. Eldridge Way

Status - Active ♦ Offered at \$475,000 ♦ Taxes \$3,686
 4 Beds - 4 Baths ♦ 3344 + 1720 Square Feet ♦ 2-story (Expanded Innsbruck)
 Wonderful Custom Quality Street ♦ High-vaulted ceilings ♦ 3-car garage
 Granite countertop ♦ Two fireplaces ♦ Sunken living room
 Excellent landscaping ♦ Huge fully-finished basement
 Beautiful yard ♦ Huge patio for entertaining ♦ Serviced by A-rated Kyffin
 Great pride of ownership



Premiere at Mountainview

2318 S. DeFrame Court

Offered at \$315,000 ♦ Status: Active ♦ Taxes: \$2,267
 Style: 2-Story ♦ Sq.Ft: 1975 & 697 ♦ Bed/baths: 4/3
 Soaring vaulted ceilings ♦ New designer tile in baths ♦ Hardwood floors
 Well-maintained yard with sprinkler ♦ Full open basement
 New roof ♦ Air Conditioning ♦ Very sharp with great pride-of-ownership
 Nice extras ♦ Microwave ♦ Garage door opener ♦ Ceiling fans ♦ Oversized garage
 Close to hiking and biking trails of Green Mountain and Bear Creek Lake Park



Green Mountain Village

12821 W. Warren Avenue

3 Beds/3 Baths ♦ 1920 + 702 Square Feet ♦ Tri-Level w/Basement ♦ Offered at \$255,000
 2-Car Attached Garage ♦ Wonderfully maintained ♦ Oak Cabinets ♦ Lovely wood floors ♦ Clean & neutral throughout ♦ Popular floor plan ♦ Vinyl windows ♦ Gas Fireplace ♦ Quick possession
 Great curb appeal ♦ Awesome backyard ♦ Private back patio
 ♦ Open basement ♦ Close to future light rail ♦ Close to St. Anthony's Hospital
 New roof, furnace & AC in last 10 years ♦ Status - Under Contract



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Village on the Lakes

101 Ward Court

Offered at \$260,000 ♦ Status: Active ♦ Taxes: \$1724

Style: 2-Story ♦ Sq.Ft: 1452 + 751 ♦ Bed/baths: 2/3

Soaring vaulted ceilings ♦ Tons of large windows ♦ 5-piece master bath
A perfect setting and a great yard with excellent landscaping ♦ Huge deck with views
Quiet Neighborhood ♦ Back to green belt ♦ Finished walk-out basement
Lots of pride-of-ownership ♦ Hardwood floors and beautifully appointed
Walk to St. Anthony's or the future light-rail



Green Mountain Village

12285 W. Exposition Drive

5 Beds/3 Baths ♦ 1197 + 1197 Square Feet ♦ Ranch Status - Under Contract

2- Car Attached Garage ♦ Beautiful hardwoods ♦ Amazing updated kitchen ♦ Slab Granite

Custom tile work ♦ Perfect cabinets ♦ Gas range ♦ Updated baths

Shaw carpet ♦ Fully-finished basement ♦ 2-year-old roof ♦ New water heater

Wood-burning fireplace w/insert ♦ Beautifully manicured yard ♦ Covered patio

Lovely curb appeal ♦ Awesome street ♦ Close to future light rail & St. Anthony's

Status - Under Contract ♦ Offered at \$257,500



Green Mountain Village

12287 W. Ohio Drive

5 Beds/3 Baths ♦ Sq. Ft. - 1197 + 1197 ♦ Style - ranch

1- Car Attached Garage ♦ Beautiful hardwoods ♦ Awesome curb appeal

♦ Great street ♦ Granite countertops ♦ Updated baths ♦ Popular floorplan

Huge covered patio and a lovely private backyard ♦ Vinyl windows ♦ 6 Panel doors

Close to future light rail and St. Anthony's ♦ 15 Minutes to downtown & Mountains

Close to open space and wonderful parks ♦ Offered at \$252,000



Lakewood Hills

166 Xenon Street

2 Beds/3 Baths ♦ 1430 + 845 Square Feet ♦ Two-story

2- Car detached Garage ♦ High demand neighborhood ♦ Lovely courtyard

Nice open floor plan ♦ Huge family room ♦ Beautiful fireplace ♦ Loft

Large master suite ♦ Kitchen with eating space ♦ Large deck

Fully-finished walkout basement ♦ Nice home ready for your updates

Close to St. Anthony's Hospital and future light rail station

Status - SOLD - Call for pricing details



Briarwood Hills

1030 S. Briarwood Drive

3 Beds - 2 Baths ♦ 1518 Square Feet ♦ Tri-level

Wonderful curb appeal ♦ Beautifully maintained ♦ Sunroom to die for!

Updated kitchen with eating space ♦ Updated baths

Beautiful hardwood floors ♦ Exceptional pride-of-ownership

Terrific yard and lots of privacy ♦ Newer roof, furnace, AC & windows

On-demand hot water ♦ Two solar systems - hot water & auxiliary heat

Status - SOLD - Call for pricing details



Green Mountain Village

1515 S. Zang Court

3 Beds/2 Baths ♦ 1918 Square Feet ♦ Bi-Level

Oversized 2- Car Attached Garage ♦ Incredible curb appeal ♦ Pride of ownership

Beautiful private backyard ♦ Cul-de-sac location ♦ Perfectly maintained

♦ Clean & neutral Awesome floor plan ♦ Large rooms ♦ Lots of light

♦ Some city views from the family room

Status - SOLD - Call for pricing details



Riva Ridge Condo

519 Wright Street #107

2 Beds - 2 Baths ♦ 929 Square Feet ♦ Status - SOLD - Call for pricing details

1-Reserved parking space ♦ Nicely maintained ♦ No stairs ♦ Large rooms

Wood-burning fireplace ♦ Nice galley kitchen ♦ Storage closet

All appliances included ♦ Well run HOA with Pool and tennis courts

Walk to parks and open space ♦ 15 minutes to downtown & the mountains

Close to St. Anthony's Hospital and future light rail station

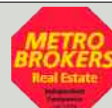
Lovely location fronting to a nice grassy area



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Real Estate Items

Ending A Co-Ownership With A Quitclaim Deed



When two or more co-owners want to end their ownership rights in a piece of property, this type of transfer of title can take place by means of a *Quitclaim* deed. The co-owner will sign over his rights and title in the Quitclaim deed, and the deed should then be recorded in the County Recorder's office. An exchange of money may or may not take place. A Quitclaim deed gives no warranties as to the condition of title at the time of the transfer.

Quitclaim deeds are often used between husband and wife or between relatives. Quitclaim deeds are also often used to cure technical defects in a title and to eliminate any potential claims against the property from persons with an uncertain or potential interest in the property. You can ask an escrow office or attorney to prepare the Quitclaim deed but it is easy enough to do it yourself. Call us if you have questions.

Checklist for Inspecting a Home

New home or not, it pays to know what to look for in its structure, equipment and surroundings. Though a final assessment can and will be made by your inspector, this checklist can serve as a check list of items to observe during your inspection. An extra set of eyes is always helpful on inspections.

- ◆ Check the foundation, floors, walls and poured concrete. Minor settling cracks are usually not structurally significant. Make sure there's no evidence of water seepage or moisture problems. If necessary, make sure there's a sump pump and be sure there's excellent drainage. Check the crawl space.
- ◆ Check the condition of flooring, whether plank or plywood and for solid construction of bridging and joists. Make sure there are no water marks.
- ◆ Make sure the attic is sufficiently insulated and ventilated.
- ◆ Check that the fireplace damper is in working order, and flues to the chimney are clear.
- ◆ Check out heating and air-conditioning systems. Also, check the hot water system -- type and gallon capacity. How long has the present unit been in service?
- ◆ Check the electrical service to make sure that the standard house current, number of circuits, outlets and circuit breakers are sufficient for everyday needs.
- ◆ If the home is older - have the sewer scoped.
- ◆ Bathroom and kitchen fixtures should be in good shape.
- ◆ Check exterior lot and landscaping. Is it properly graded or contoured? Be sure to check that fences, walls, patio and driveway are in good condition.
- ◆ Be sure exterior walls are suitable to weather conditions. Check doors and windows. Are they easy to open and close (or replace) for storm/screen removal or installation?
- ◆ Are the roof, gutters and downspouts in good condition?
- ◆ Is the garage door or opener in good working order?
- ◆ Check the sprinkler system - run the system to see if the coverage is adequate.



Be sensible in your inspection request. The negotiated sales price typically reflects the noted condition of the property. And, remember, it is not the job of the seller to bring a home up to your standards. Use the inspection appropriately - to see if there are problems that you could not see to begin with.



Panorama West / Cedar Ridge 12610 W. Bayaud Avenue #5

What a great townhome in a wonderful location that backs to a field and provides a very spacious feeling. Plus there's a nice yard space with a patio and trex deck. Just perfect for enjoying Colorado's wonderful weather. This home has tons of pride-of-ownership and is *ready to move right in!*

The main floor includes a huge family room with a wood burning fireplace, kitchen with eating space and an updated half bathroom. Beautiful Pergo wood floors run throughout the main level. The kitchen has been perfectly updated with Maple cabinets, Corian counters and stainless appliances. Upstairs are three bedrooms and two bathrooms. The master has a balcony, huge sliding door that lets in tons of light and a remodeled 3/4 bathroom. The bedrooms are large and the decor is neutral. The basement is mostly finished and has laundry hookups. It's a great place for additional rec space or an office.

This is a wonderful home and is perfectly located. Close to the new hospital, light-rail, major highways, parks, open space and the Rocky Mountains. Offered at \$199,900.



Lakewood Vista

1675 S. Cole Street - B1

Offered at \$142,000 ◆ Status: Active ◆ Taxes: \$868

Style: Ranch ◆ Sq.Ft: 837 ◆ Bed/baths: 2/2

Views of the common area and pool ◆ Walk-in closet ◆ Master bath
New windows ◆ Garage parking ◆ Storage unit ◆ New water heater
Nice views of the southern front range ◆ Front and back decks
Close to hiking and biking trails



Green Mountain Estates

929 S. Alkire Street

Offered at \$280,000 ◆ Status: Under Contract ◆ Taxes: \$1800

Style: Bi-Level ◆ Sq.Ft: 2155 ◆ Bed/baths: 4/3

Beautifully remodeled kitchen ◆ Updated and great pride-of-ownership ◆ RV parking
Front deck to enjoy views ◆ Serviced by excellent schools

Newer carpet & paint ◆ Minutes to hiking and biking trails ◆ Pristine yard with hot tub
Walk to St. Anthony's or the future light-rail

Under Contract

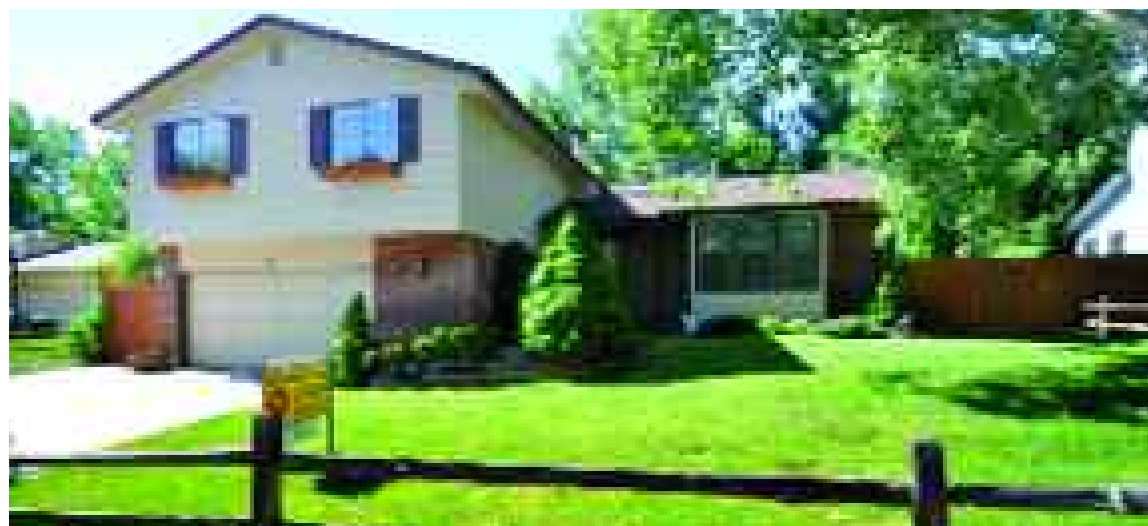


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WWW.ROCKYJASONANDJEREMY.COM ◆ RLESTOCKY@AOL.COM



College West Estates

68 Yank Way

3 Beds/3 Baths ♦ 1978 + 636 Square Feet ♦ Tri-level w/basement ♦ Offered at \$300,000
 2-Car Attached Garage ♦ Awesome open floor-plan ♦ Beautiful wood floors
 Updated master bath ♦ Perfectly appointed ♦ Large family room w/bar ♦ Soaring Vaults
 Backyard oasis ♦ In ground pool ♦ Covered patio ♦ Great for entertaining
 Walk to future light rail & St. Anthony's Hospital - Special Opportunity
 Lots of storage in unfinished basement



Pulte at Green Mountain Village

14416 W. Yale Place

Offered at \$275,000 ♦ Status: Active ♦ Taxes: \$2014

Style: 2-Story ♦ Sq.Ft: 1542 + 721 ♦ Bed/baths: 4/4

Soaring vaulted ceilings ♦ Beautiful granite counters ♦ Custom tile and pergo floors

Custom deck ♦ Low maintenance yard ♦ Finished walk-out basement

Close to hiking and biking trails of **Bear Creek Lake Park** and **Green Mountain**

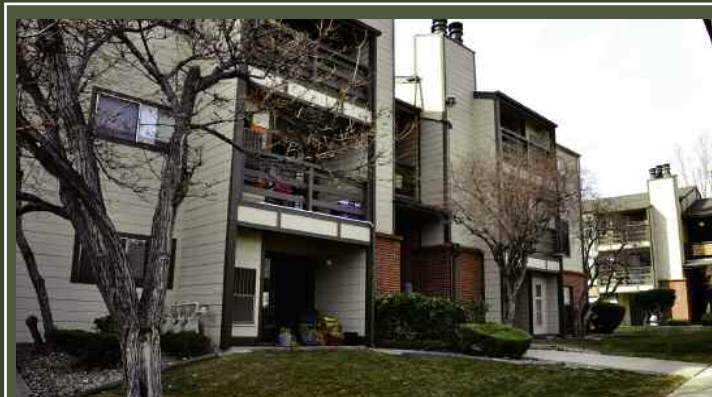


Briarwood Hills

11205 W. Ohio Drive

3 Beds/2 Baths ♦ 1238 Square Feet ♦ Tri-Level ♦ Offered at \$215,000

2- Car Attached Garage ♦ Awesome floor plan ♦ Beautiful Hardwoods ♦ Updated kitchen - Oak cabinets ♦ Updated baths ♦ Custom tile work ♦ Vinyl Windows ♦ New Roof ♦ Newer high-efficiency furnace ♦ Perfectly Appointed & Maintained ♦ Private back yard ♦ Huge patio ♦ Walkout basement ♦ Clean & Neutral ♦ Close to future light rail & St. Anthony's ♦ 10 minutes to downtown or the mountains



Riva Ridge Condo

479 Wright Street #307

Status - Sold - Call for details ♦ Taxes - \$653

Bed/Bath - 2/2 ♦ Sq. Ft. - 929 ♦ 1-carport & reserved parking
 Nice kitchen with tile floors ♦ Brick fireplace ♦ All appliances included
 Great HOA ♦ Well maintained and pride-of-ownership
 Excellent schools ♦ South exposure with some views ♦ Storage closet



Lakewood Vista Townhome

1876 S. Cole Street

2 Beds/2 Baths ♦ Square Feet 1143 ♦ Style - Ranch ♦ Taxes - \$1,228

2- Car Attached Garage ♦ Awesome view of the Southern front range
 Quiet Location ♦ New Carpet ♦ Strong HOA ♦ Pride-of-ownership
 Minutes to the hiking trails of Green Mountain and Bear Creek Lake Park
 Status - Sold - Call for details



Edgewater - Complete Remodel

2242 Lamar Street

Status: Sold - Call for details ♦ Taxes: \$1098

Style: Ranch ♦ Sq.Ft: 1050 ♦ Bed/baths: 2/2

Everything new ♦ Beautiful bamboo flooring ♦ Granite countertops
 New windows ♦ Designer tile ♦ In-wall speakers
 Pottery barn finish ♦ Quiet location ♦ Large yard



Amazing Lakewood Home

1195 Everett Court

4 Beds/Baths ♦ 1403 + 1403 Square Feet ♦ Status - Sold - Call for details

2- Car Attached Garage ♦ Perfectly Maintained ♦ Awesome floorplan
 Open eat-in kitchen ♦ 4 bedrooms on the main level ♦ Two beautiful fireplaces
 Oversized 2-car garage ♦ Amazing park-like backyard ♦ Backs to wooded lot
 Walk to Light Rail station ♦ 2 inches of ditch rights
 Full finished basement with huge rec room



Green Mountain I

12528 W. Virginia Avenue

Status - SOLD - Call for pricing details ♦ Taxes \$1,092
 3 Beds - 4 Baths ♦ 1432 - 712 Square Feet ♦ 2-story
 Beautifully updated kitchen with tile floors and a breakfast bar
 ♦ 2-car carport ♦ Separate eating space ♦ Living room has Pergo floors
 Excellent HOA with community pool ♦ Fully-finished basement
 ♦ Private back patio ♦ Master suite with walk-in closets



Green Mountain Village

12357 W. Mexico Place

Style: Ranch ♦ Sq.Ft: 1058 + 1058 ♦ Bed/baths: 4/2 ♦ Taxes: \$1834
 Quiet cul-de-sac location ♦ Great condition ♦ Low maintenance yard
 Finished basement ♦ Above ground pool ♦ Large lot ♦ Hardwood floors
 One-of-a-kind 3-car detached garage/workshop with attached patio - wow!
 Quiet cul-de-sac location ♦ Minutes from hiking and biking trail
 Status: SOLD - Call for pricing details



Green Mountain Village

12473 W. Tennessee Place

5 Beds/3 Baths ♦ Square Feet - 1168 + 1168 ♦ Style - Ranch
 2- Car Garage ♦ Wonderful street - Great curb appeal ♦ Perfectly maintained
 Beautiful hardwoods ♦ Vinyl windows ♦ Freshly painted ♦ New basement carpet
 New sprinkler system ♦ Newer furnace and A/C ♦ Fully-finished basement
 Status - SOLD - Call for pricing details



Double Header Ranch Estates

8557 S. Davco Drive
Colop Sale with Rel/Max

THE PRICE TUG-OF-WAR

The competing pressures of inflation, depreciation and appreciation

By Rocky Reynebeau

Relative to real estate - there are three fundamental reasons why values either rise or fall. First, and foremost, is **INFLATION** followed by **APPRECIATION** and spiced up a bit with the complication of **DEPRECIATION**. Inflation is when the *cost-to-build* a home goes up; appreciation is when the *ground underneath the home goes up* in value and depreciation is the natural aging that all building structures experience.

Historically, real estate has been a great investment because it is a natural *hedge against inflation*. It is not always a great investment however. Detroit, where they tear down fully-depreciated homes, is a classic example. When it comes to real estate - location is everything because location, in large measure, offsets depreciation! In the end, the value of a home is a tug-of-war between inflation, depreciation and appreciation.

Generally speaking, both inflation and depreciation are universal in nature - the cost to build a home is similar across the country. There may be slight local differences but, for the most part, furnaces, 2 x 4's, bricks, windows, concrete, labor, etc. are similar from coast to coast.

The value of the ground underneath the home, however, is not universal - an acre of land in **Beverly Hills** is vastly different than an acre of land on the eastern plains of **Colorado**. As demand for land increases that "land" appreciates in value. That is what the term "location, location location" is all about. Supply vs. demand is reflected in appreciation.

WHAT CAUSES INFLATION?

At its roots inflation is a simple thing - it is too many dollars chasing too few goods. Governments control the supply of money. *To keep prices stable* the amount of money needs to reflect an expanding or contracting economy. If the **Federal Reserve** wants to speed up the economy they expand the supply and if they want to slow it down they contract the supply. On the chart to the right you can see that during the depression the money supply was overly contracted and in the 70's it was overly expanded.

Sometimes these decisions are purely political and they expand the supply of money to make the economy move faster or to prop-up a naturally correcting economy. Us lay people call this "printing money" and in economic circles it is called "**Quantitative Easing**" or **QE**.

Expanding the money supply manifests itself in lower interest rates and an easing of lending practices. It is happening right now with the advent of **QE1**, **QE2** and **QE3**. Of course it is a never-ending cycle - so inflation is endemic and we should all plan accordingly.

Too much inflation is a bad thing because it deteriorates the value of our life savings. As a society we are generally accepting of small amounts of inflation. This is not to judge this monetary policy but rather just to state a fact-of-life. Again, if you look at the graph to the right you can judge for yourself.

WHAT CAUSES APPRECIATION?

If home values were purely a function of the cost of bricks and sticks then values would be the same across the country. That is clearly not the case - why? Because ground is almost purely a function of supply vs. demand. More people want to live in **Denver** than in **Rockwell City, Iowa** so ground is more valuable and thus housing is more expensive.

Continued on page 10 - Why you should buy a home now!

Historical Inflation Rates

Year	Annual	Yearly Decade	
		Change	Change
2012	230.37	2.4%	
2011	224.93	3.1%	
2010	218.05	1.6%	26.6%
2009	214.53	-4%	
2008	215.30	3.8%	
2007	207.34	2.8%	
2006	201.60	3.2%	
2005	195.30	3.4%	
2004	188.90	2.7%	
2003	183.96	2.3%	
2002	179.88	1.5%	
2001	177.10	2.9%	
2000	172.20	3.4%	31.75%
1999	166.60	2.2%	
1998	163.00	1.6%	
1997	160.50	2.3%	
1996	156.90	3.0%	
1995	152.40	2.8%	
1994	148.20	2.6%	
1993	144.50	3.0%	
1992	140.30	3.0%	
1991	136.20	4.2%	
1990	130.70	5.4%	58.6%
1989	124.00	4.8%	
1988	118.30	4.1%	
1987	113.60	3.6%	
1986	109.60	1.9%	
1985	107.60	3.5%	
1984	103.90	4.3%	
1983	99.60	3.2%	
1982	96.50	6.2%	
1981	90.90	6.1%	
1980	82.40	13.5%	112.4%
1979	72.60	11.3%	
1978	65.20	7.6%	
1977	60.60	6.5%	
1976	56.90	5.6%	
1975	53.80	9.1%	
1974	49.30	11.0%	
1973	44.40	6.2%	
1972	41.80	3.2%	
1971	40.50	4.4%	
1970	38.80		31.1%
1960	29.60		22.8%
1950	24.10		72.1%
1940	14.00		-16.2%
1930	16.70		-16.5%
1920	20.00		101.0%
1913	9.90		



Bear Creek Village

13253 W. La Salle Circle

4 Beds - 3 Baths ♦ 2654 + 1227 Square Feet ♦ Two-story ♦ Status - SOLD - Call
 Car Attached Garage ♦ Best location on an incredible street ♦ Lovely views
 Excellent condition ♦ Perfectly maintained ♦ Beautiful hardwoods ♦ Customized floor plan
 ♦ Tons of natural light ♦ Huge deck to enjoy the views ♦ Nicely manicured lot
 Mature landscaping ♦ Walkout basement ready for finish ♦ High-demand neighborhood



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 www.rockyjasonandjeremy.com ♦ rlestrocky@aol.com ♦ jreynebeau@aol.com ♦ jkendallmb@aol.com





Snowbird Condo

430 Zang Street #106

2 Beds/2 Baths ♦ 1174 Square Feet ♦ Ranch ♦ Status - Active
 Reserved Parking Space #173 ♦ Large open floor plan ♦ Clean & Neutral throughout -
 Two full baths ♦ Laundry room ♦ No stairs ♦ 1/2 block from an amazing park
 Walk to future light rail and St. Anthony's Hospital -
 Well-maintained neighborhood ♦ Pool & Tennis Courts ♦ Offered at \$112,000



Green Mountain Village

2258 S. Eldridge Court

Offered at \$219,600 ♦ Status: Active ♦ Taxes: \$1273
 Style: Front to back tri-level ♦ Sq.Ft: 1086 ♦ Bed/baths: 3/2
 Quiet Location ♦ Vaulted ceilings and a nice open floor plan
 ♦ All appliances are included ♦ Private side patio and a great backyard
 Close to hiking and biking trails



Capitol Hill Condo

1528 Emerson Street #1

2 Beds/1 Baths ♦ 659 Square Feet ♦ Ranch ♦ Status - Active
 1- reserved Parking space ♦ Walkers Paradise ♦ Awesome hardwoods
 Charming layout ♦ Great setting ♦ Granite countertops ♦ Stainless Stove
 Updated Bathroom ♦ French doors ♦ Lovely Fixtures ♦ Window AC Common
 laundry area ♦ Excellent common area ♦ Offered at \$125,000



Green Mountain Estates

557 S. Gardenia Street

4 Beds - 4 Baths ♦ 596 + 1951 Square Feet ♦ Raised Ranch ♦ Taxes \$3,490
 Tremendous mountain and city views - the best! ♦ Sunken living room with fireplace
 Wrap-around deck that takes full advantage of the VIEWS!
 Wonderful custom floorplan with high vaulted ceiling
 Status - SOLD - Call for details



Premiere at Mountainview

13811 W. Amherst Way

Style: 2-Story ♦ Sq.Ft. 1450 + 754 ♦ Bed/baths: 4/3 ♦ Taxes: \$2034
 Soaring vaulted ceilings ♦ Quiet front porch ♦ 5-piece master bath
 Wonderful deck ♦ Large over-sized garage ♦ Finished basement
 Close to hiking and biking trails and Bear Creek State Park
 Status: Sold - Call for details



Calahan Subdivision

7424 W. Bails Avenue

4 Beds/2 Baths ♦ 1784 Square Feet ♦ Bi-Level
 Wonderful street with nice setting ♦ Nicely Updated ♦ Brazilian wood floors
 New carpet, paint, roof & gutters and countertops ♦ Large backyard
 Huge trees and deck to enjoy Colorado ♦ Special home and good value
 Status - Sold - Call for details



Green Mountain I

12525 W. Alameda Drive

3 Beds/3 Baths ♦ 1576 Square Feet ♦ Two-Story ♦ Status - Sold - Call for details
 Instant equity opportunity ♦ Fix-up property ♦ Very nice floor plan
 Huge rooms and a nice sized patio ♦ 2-Carports
 First home buyer special ♦ Excellent HOA ♦ Community pool
 Close to hiking, biking, hospital and employment centers



The Landing at Standley Lake

12442 W. 84th Circle

4 Beds/5 Baths ♦ Sq. ft. - 2021 & 1097 ♦ Four Level
 Oversized 2- Car Garage ♦ Phenomenal location ♦ Backs to lovely greenbelt Deck to
 enjoy setting ♦ Great street & curb appeal ♦ Awesome open floor plan ♦ Huge rooms
 Soaring vaults ♦ Fully-finished basement ♦ Hardwoods
 Status - Sold - Call for details



Other Broker Colop Sales



Green Mountain Village
12724 W. Iliff Avenue
Colop Sale with Modern Real Estate



Leawood
6194 S. Eaton Court
Colop Sale with First Primus Real Estate



Amberwick
106 S. Holman Way
Colop Sale with Metro Brokers - Joe Bilicki



Morningstar
2651 S. DeFrame Circle
Colop Sale with Coldwell Banker



Charterwood
2345 S. Harlan Street
Colop Sale with Colorado Home Realty

WE ALWAYS APPRECIATE COOPERATION WITH THE REALTOR COMMUNITY. THANKS.

Green Mountain Photographer Turns Pro

Christy Lehnerz is a local photographer in our area who has recently decided to turn pro. She is combining her love of children and families, a creative eye, beautiful Colorado Scenery and a very reasonable price. In growing her business she is offering ridiculously low introductory rates for newborn/infant, family and child portraits and senior photos.

Christy's love for photography has been revived in photographing her two beautiful children, and she loves working with families to capture important memories and milestones in their lives. She has experience and training in many different areas of photography, and would love to work with local families. You can check out her portfolio at www.lehnerzphotography.com. Christy is a Green Mountain resident - you can reach her at 720-935-8994 or email her at christy@lehnerzphotography.com. Mention this article for 10% off your next session!



Continued - Why you should buy a home now.

That relatively higher demand can be for different reasons - for example - sun-belt vs. rust-belt, growing local economy vs. declining local economy. When home prices rise faster than

inflation - that is appreciation. For "homes" to move from just a hedge-against-inflation, a robust economy is needed. Witness housing values in Denver during the oil boom of the 70's vs. the oil and minerals bust of the 80's.

During a growing economy our individual wealth is expanding with higher pay based on expanding productivity levels. For homes to truly appreciate growth is mandated. A single family home, in a good location, will keep us even with inflation but will move to an appreciating investment in a growing local economy.

What Causes Depreciation

Of course this is more complicated than it appears because while homes inflate and/or appreciate they also depreciate at the same time. Homes depreciate when the condition is not kept up-to-speed or the location loses demand. Depreciation is mitigated a bit because of the constant tug-of-war between the three factors of inflation, depreciation and appreciation. You can see examples of depreciation in your own neighborhood where there are vastly different prices between a well-maintained home and one that is not well-maintained or updated. Depreciation is a fact of life also.

WHAT DOES THIS MEAN TO YOU!

This used to be a simple answer also because *both* inflation and growth were endemic. Personally, I believe in America and as a society I believe we have a claim on an expanding and grow-

ing economy with increasing wealth for all that will work at it. What role does real estate play in our personal lives given this tug of war? Frankly, at worst we will have just inflation and at best we will have both inflation *and* appreciation if we buy in good locations with expanding economies. *All real estate is local!*

How Can I Benefit

I suppose I am just stating the obvious because I think we all know this intuitively. Maybe I use unusual words or state it differently, *but we all know this intuitively*. In any event inflation is part of our lives and we can harvest appreciation if we buy homes in great locations. In my view, Colorado has both of those ducks in formation.

Most economists are predicting higher levels of inflation. When you bump 3-4% mortgage rates up against higher inflation there is very clear evidence that real estate will benefit. Think about this - a 3.5% loan in a world of 5% inflation is almost like having free money. Then there is the tax benefit. Problem solved! In what ever way makes the most sense for you - take advantage of these rates because they are once-in-a-lifetime rates.

Because of my fiscally conservative nature I would however add a different twist. I would say to buy (or refi) the most sensible home (or rental) that is reflective of your family economics and stability and finance with a 15-year loan. Given the many uncertainties in the world - debt-free makes sense for most people. But, that is just me.

If it makes sense - reposition your real estate financial life to reflect these mortgage rates. This is truly a once-in-a-lifetime opportunity.

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Holland Heights
1180 Independence Street
Colop Sale with Keller Williams

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ROCKY, JASON & JEREMY'S Real Estate Guide

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CIRCULATION - 14,000 +

Neighborhood Distribution

Amberwick	92
Americana Lakewood (Mom's Hill)	85
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Miscellaneous Distribution

Past Clients	1,232
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Investors	907
Local Business with 10+ employees	340

Other Marketing Vehicles

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Metrobrokersonline.com • Denver's MLS
Metrobrokersonline.com

Editor's Notes

The only listings displayed are those in which we had involvement with either the listing side or selling side. Properties are displayed through the **Active**, **Under Contract** and **Sold** stages and only displayed as **SOLD** in one issue.



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Daughter-in-law



Jeremy Kendall
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Jennifer Kendall
Daughter



Rocky Reynebeau
Father



Sandee Reynebeau
Mother

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