

# ROCKY, JASON & JEREMY'S REAL ESTATE GUIDE

Published by Rocky Reynebeau ♦ Jason Reynebeau ♦ Jeremy Kendall

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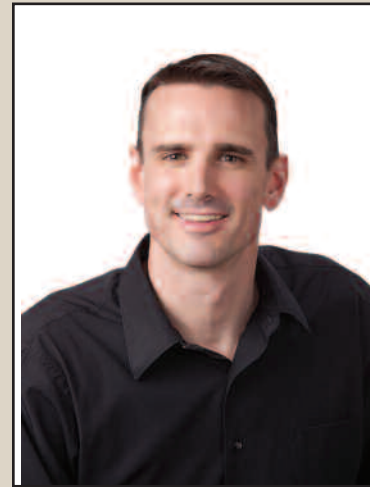
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## Current Absorption Rates

*If you have been waiting for a good market to sell - this is it.*



**By Jeremy Kendall**  
**R**ight now there seems to be a lot of pent-up demand with very little inventory on the market. Inventory levels are about where they should be for this time of the year - it is the demand that has increased disproportionately for the time of year. This is all good and bodes well for a nice recovery year in 2013. Take a look at these numbers to the right, which I think, show very graphically the strength of this market. **For example:** In the condo price range of **\$100 - \$200K - 62%** of

all condos/townhomes in this sample are under contract. In the SFH market - of all the homes for sale between **\$300 - \$400K** an amazing **53%** are under contract - these are outstanding numbers for February. This is a carry over from 2012 with lots of activity but not a lot of inventory.

Buyers are seeing this as an opportunity of a lifetime to purchase a home at a fixed rate 30-year loan with an interest rate under 4%. By the time you factor in the favorable tax treatment, this is nearly free money. Add in the prospect of inflation and the handwriting is clearly on the wall.

All real estate is local and in our little part of the world we have stable employment, great employment centers and enjoy a desirable place to live.

What's not to like about that. This is a time to lock up fixed-rate loans and avoid adjustable mortgages if possible. These are historical rates and won't last forever. Give us a call if we can help you with any of your real estate needs. Thanks.

### Jeffco Current Absorption Rates(\*)

#### Condo/Townhouse

Price	Active	U/C	Total	% U/C
<\$100K	28	68	96	71%
\$100 - 200K	79	128	207	62%
\$200 - 300K	36	24	60	40%
\$300 - 400K	10	8	18	44%
>\$400K	3	0	3	0%

#### Single Family Homes

Price	Active	U/C	Total	% U/C
<\$100K	3	15	18	83%
\$100 - 200K	85	250	335	75%
\$200 - 300K	237	335	572	58%
\$300 - 400K	125	145	270	53%
\$400 - 500K	106	58	164	35%
\$500 - 600K	73	21	94	22%
\$600 - 700K	35	14	49	29%
\$600 - 900K	45	16	61	26%
>\$900K	40	5	45	11%

(\*) This analysis includes all properties from 80th on the north to C470 on the south and from Sheridan to the foothills. **Notes:** Total = total of all active and under contracts (U/C) - % U/C = percentage of all actives that are currently under contract.

## More Tar - Inspection Issues Now Part of the Loan Process

This is a very big deal - lender now may have to approve inspection resolutions!

**By Jason Reynebeau**

**W**ithin our real estate industry, each year brings something new. New forms, provisions and processes are introduced into our world and we adapt. In most cases, these changes have little impact on the seller or buyer.

Maybe a new line on the seller's property disclosure, a new provision in the listing agreement or just some new language in the contract to buy and sell. This year, however, there's been a very big change that will impact the principals in a big way. More tar!

Historically, the "Inspection Request" and the subsequent "Inspection Resolution" of the transaction have always been the sole providence of the buyer and the seller. The buyers do their inspections and determine what condition issues are unacceptable. When something is unacceptable, the buyer asks the seller to repair or make a concession. Most of the time an acceptable resolution is reached and the deal moves forward.

Lenders were never involved and everything worked out fine - they have their own way of doing their due diligence - the appraisal - which validates the value of the collateral. No more!

In 2013 it's been mandated that the "Inspection Resolution" be in the form of an "Amendment to the Contract" and thus introduces another level of drama into the deal. Effectively, this allows another person, sitting behind a desk in some unknown location, to pass judgment on the "resolution." This opens up a potential can of worms and this could become a very big deal.

This change has vested the lender beyond the realm of financing and into the realm of subjective physical inspections. Think about this! What if an inspector determines that the insulation is inadequate and the seller agrees to give a credit to offset this request.

Now, the lender could mandate that the insulation be brought up to speed and they may want need to APPROVE the work. Think about the implications for furnaces, cracked driveways, fogged windows and a hundred different inspection issues. Talk about TAR!

Most inspection issues are very solvable but the actual solution is often subjective. The principals might fix, credit or refuse, but now, the lender might direct what happens - what

used to involve logic and compromise may now become policy driven. This will impact closing time-frames, solutions and will likely end up unnecessarily killing a lot of deals in spite of the fact that the players want to do the deal.

How does this affect you as the consumer? **First**, Be aware that this will impact your deal - in ways unknown at this point. All parties will need to be cognizant of this when dealing with inspections. **Second**, depending how this plays out, we could begin suggesting doing an inspection before a home goes on the market, fix what we are willing to fix and then do contracts in an "as is" state. Again, depending how this plays out. **Third**, and perhaps most importantly, have a Realtor who is capable of "doing no harm" while dealing with these issues.

In this business there are always new challenges to address. We'll deal with this one just like all the others that we've come across in the last 37+ years. If you need help navigating the real estate process, we're always around. Call for a FREE consultation.



## THE IMPORTANT DECISION TO "AGE IN PLACE"

An event triggers the question - Should I move to an assisted living facility?



By Rocky Reynebeau

**A** lot of our neighbors and clients are getting up there in age and it has been our special pleasure to assist them in making some of the most emotional and important decisions in their lives - "how long should I stay in my home?" This question does not pop up unexpectedly - it typically simmers for years. And, it should. This is a big decision and you don't want to make a mistake by staying too long nor moving too soon.

Most housing moves are triggered by things like a new job, a new baby, a better or worse financial status and so on. But, for seniors, a decision to either "age in place" or move to an apartment type product is very different. Seniors are dealing with a whole different set of issues - health, loneliness, mobility and physical safety and financial concerns top the list. While this simmers for years

there always seems to be a triggering event that brings it to a decision point. The most frequent triggering event is the passing of a spouse or medical/aging issues.

We have a lot of history on helping with these moves and maybe some of that history can be of help to people facing these decisions. So, let me take a swing at this. The variables are numerous so I need to talk in general terms but I think these baseline terms make sense and may be applied to nearly every triggering event.

### Aging-in-Place

I am a huge fan of "aging-in-place" and almost always suggest staying in your home as long as you can. I also believe that apartment/assisted living is a wonderful option at the right time. My council is that we should "age in place" until one of these events happens.

**Event #1** *Stay in your home UNTIL you no longer feel physically safe.* This is not relative to crime but rather, whether you are worried about falling or have a medical condition that could render you helpless. In my view, if you are having legitimate concerns about this then moving to a *Meridian-type* option makes sense. I always say "stay in your home until one-week before it is too late!"

**Event #2** *Stay in your home UNTIL you become lonely.* There is no reason to be lonely - life is about activity and being interactive with other people - family or friends. There are both physical and emotional reasons why we become lonely. Don't be lonely.

**Event #3** *Stay in your home UNTIL your intuitive self says that it is time to move.* Sometimes these are preemptive moves whereby it makes sense to move closer to family in a different location. You and your family will know when that time comes - trust your intuitive self.

The decision to *age in place* needs to be a cognitive decision as opposed to simple inertia. And, this decision needs to involve family members and/or very trusted friends/professionals. You need to require honesty from all players - including yourself. The root of the decision should be a function of what is best for you and the family.

### How to Age in Place

Aging-in-place is not hard! There are numerous people who will help you. The obvious are family and neighbors - they are typically great. In addition there are many others that provide professional services - yard care, handy man, in-home physical therapy, *Visiting Angels* and local senior citizens centers just to name a few. We help lots of folks, who have become friends, while they are "aging-in-place." They rely on us to keep them up-to-speed on the market or to point them in the right direction to have a tree trimmed or their sewer line cleaned out. We love it.

Finances are part of every decision of life and it is no different now. I have seen too many folks live on very limited incomes while sitting on a pile-of-equity in their homes. The *reverse mortgage* or a line-of-credit are options but use those vehicles very carefully because it could be that *equity* that will allow for your comfortable living if you ever need to move to assisted living.

### STUFF!

Stuff is overwhelming - we collect a lifetime of things - many of which are part of the fabric of our lives. Much of our stuff, however, is just stuff we have because of pure inertia. Stuff introduces stress to all of us but especially so with seniors. One of the biggest reasons why we stay in our homes too long is because we don't want to have to deal with it. You should filter the decision to age-in-place by running it past the three events listed above - not because of your stuff. Dealing with stuff is a totally separate issue and we can deal with it while "aging-in-place". If you really want to feel good - throw out some of that stuff.



### Honest Conversations

Jeremy, Jason and I believe seniors are special. They are not children and want honest conversations about the matters of their lives. Once a senior recognizes that they can trust you totally - they will nearly abdicate the process. Often, that gets them in trouble - there is a lot of antidotal evidence on that. For that reason, a family member or a truly reliable friend or professional needs to be involved in these decisions.

### Allow it to be Easy

If you decide to age-in-place then allow that to become easy. It is ok to hire out services. I understand, we spend a lifetime being very frugal with our money and all-of-a-sudden we are hiring people to change out a light fixture or cut the lawn. It is ok and think of it this way. It's a lot cheaper to hire this stuff out than to pay for real estate commissions and moving companies. Enjoy your home and make it easy to stay there - the time to move to assisted living or an apartment will come soon enough.

If you are alone and need help with this process - give me a call. I care deeply about this subject and will be able to help you in many ways and on so many different levels. And, importantly, you can trust me as if I was your family. I'll take care of you - Rocky

### Green Mountain Estates



#### Beautiful Home 723 S. Beech Street

4 Beds/3 Baths - 2171 Sq. Ft. plus 621 in basement  
4-level with lots of storage - 2-car oversized garage  
Wonderful location on a very quiet street - Beautiful curb appeal - A very nice floor plan that's so warm and cozy - Great pride-of-ownership - Large spacious rooms - Two full baths upstairs - Covered patio and a very nicely landscaped yard with lots of privacy - New Roof - Just minutes to the hiking and biking trails of **Green Mountain Open Space**.  
Served by great schools and a wonderful location.  
**Status - Active - Offered at \$340,000**



Rocky, Jason and Jeremy - Real Estate Professionals

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## SIXTH AVENUE WEST



### 14352 W. Archer Avenue

3 Beds - 2 Baths - 1870 & 768 Sq. Ft. - Ranch - Taxes \$2,391  
 Partial open basement - 2-car side-load garage  
 Beautifully landscaped and excellent curb appeal - Large spacious rooms - Nice floorplan with easy egress to the large covered patio - Fireplace in family room - Large kitchen with eating space - Vaulted ceilings and lots of nice light - Fully-automatic sprinkler system - Just minutes to the trailheads of Green Mountain hiking and biking trails  
 Serviced by great schools and a wonderful location

**Offered at \$ 325,000 - Status - ACTIVE**



## THE TERRACE



### The Very Best!

3 Beds • 2 Baths • 1643 Square Feet • Ranch •  
 2- Car Detached Garage • Incredible 180 degree city views from the large covered patio • Beautifully remodeled • Newer carpeting • Slab granite countertops • Stainless steel appliances • Custom tile work • Updated baths • No shared walls • Natural light & Perfectly appointed  
 Meticulously maintained • 6 Panel doors • Storage closet •  
 Close to future light rail & St Anthony's Hospital  
 10 Minutes to downtown & mountains

**Status - Under contract • Offered at \$285,000**



## APPLEWOOD KNOLLS



### Beautiful Curb Appeal

2875 Simms Street

3 Beds - 3 Baths - 2388 Square Feet - Bi-Level  
 2-car oversized side-load garage - Spacious rooms - Easy egress to the large covered patio - Fully-automatic sprinkler system - New Carpet - Lots of large trees - Front deck - Lots of light with all new windows - Updated kitchen with granite countertops - Fully-operational lower kitchen - Evaporative cooling - Hardwood floors - Hot water heat with 3 zones - Newer roof - Great schools - Enjoys a wonderful  
**Applewood Knolls** location - Great home - Within minutes of recreation & hiking and biking trails of **Clear Creek**.

**Offered at \$ 325,000 - Status - ACTIVE**



### Wonderful Home

8746 S. Dover Court

4 Beds/3 Baths - 2145 + 744 Square Feet - Two-story - Taxes - \$2396  
 Oversized 2- Car Attached Garage - Great pride-of-ownership  
 Beautifully maintained - High vaulted ceilings - Large and spacious baths  
 Professional Landscaping - Air Conditioning - Sprinkler system  
 Double pane windows - Beautiful Yard - Large Covered Patio

**Status - Sold**



### Excellent Curb Appeal

658 S. Dudley Street

5 Beds • 3 Baths • 2020 + 780 Square Feet  
 Tri - Level w/ basement • 2- Car Attached Garage • Cul-de-sac location  
 Newer roof • Gas fireplace • Excellent floor plan • Clean & neutral  
 Beautiful backyard • Awesome covered patio • All kitchen appliances  
 Sprinkler system • Close to future light rail

**Status - SOLD**



### Harriman Park

4680 S. Wright Way

4-Level - 4 bedrooms - 3 baths - 1911 & 613 Square feet  
 Taxes - \$1780 - Beautiful wood floors  
 Brand new roof - New windows - 1-year old dishwasher  
 Nice floor plan with lots of space

Large deck and a perfect backyard for entertaining  
 Serviced by great schools - Close to Chatfield State Park

**Status: Sold**



### 2258 S. Eldridge Court

Style: Front-to-back tri-level - Sq.Ft: 1086

Taxes: \$1273 - Bed/baths: 3/2

Quiet Location - Great Pride of ownership  
 Vaulted ceilings and an open floor plan- All appliances are included  
 Private side patio and a great backyard

Serviced by great Schools - Close to hiking and biking trails

**Status: SOLD**



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## Green Mountain Estates

929 S. Alkire Street

Style: Bi-Level ♦ Sq.Ft: 2155 ♦ Bed/baths: 4/3 ♦ Taxes: \$1800  
 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  
**Status: SOLD**



## College West Estates

68 Yank Way

3 Beds/3 Baths ♦ 1978 + 636 Square Feet ♦ Tri-level w/basement  
 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  
**Status - SOLD**



## Green Mountain Village

13243 W. Utah Circle

3 Beds/Baths ♦ 2187 + 716 Square Feet ♦ Hutch 4N  
 2-Car Attached Garage ♦ Wonderful curb appeal ♦ Great-room on main level  
 Beautiful Hardwoods ♦ Remodeled kitchen with newer cabinets  
 Tons of light ♦ Huge family room ♦ Converted master suite  
 Great deck and covered patio ♦ Sprinkler system ♦ New roof in 2011  
 Close to future light rail and St. Anthony's  
**Status - SOLD**



## 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! 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.  
**Status - SOLD**

## GREEN MOUNTAIN II



### Absolutely Awesome

3 Beds ♦ 4 Baths ♦ 1,608 + 768 Square feet  
 Two Story ♦ 2-car detached garage ♦ Taxes - \$1,215  
 Beautifully updated with quality features  
 Fully-updated kitchen with upgraded maple cabinets  
 Gorgeous tile work ♦ Kitchen island ♦ Ton's of light  
 Newer furnace and HWH ♦ Walk-in closets  
 Exceptional patio with morning sun/afternoon shade  
 Fully-finished basement that is perfect.  
 Great HOA with pool and clubhouse ♦ Private location  
 10 Minutes to downtown, mountains & open space  
**Status - Coming - Offered at TBD**

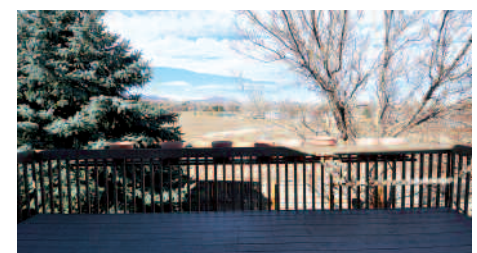


## PEAKVIEW VILLAGE

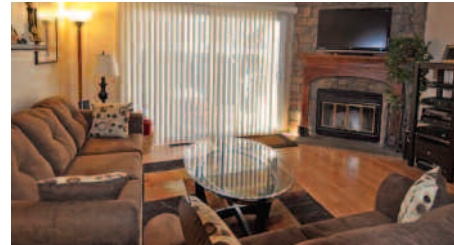


### Rare Ranch Patio Home

9707 W. Peakview Drive  
 3 Beds ♦ 3 Baths ♦ 1384 + 1289 Square Feet ♦ Ranch ♦ 2-Car  
 Attached Garage ♦ Rare patio home ♦ Wonderful mountain views ♦  
 Lovely kitchen & eating space ♦ Open and airy floor plan ♦ Lots of  
 natural light ♦ Newer carpet ♦ New furnace & hot water heater in  
 2012 ♦ Invisible pet fence ♦ Clean & neutral throughout ♦ Nice  
 hardwoods ♦ Fully-finished garden level basement ♦ Main Level laundry  
 ♦ Lots of storage ♦ 15 Minutes to downtown & mountains  
 Close to open space and wonderful parks  
**Status - Under Contract  
 Offered at \$265,000**



## Telluride West



### Pride-of-Ownership

322 Wright Street #109  
 3 Beds/3 Baths - 1226 + 585 square feet - Two story  
 1-Car attached garage - Vaulted ceilings - Skylights - Walk-in closet  
 Pergo flooring - Wood burning fireplace - Laundry upstairs  
 Central Air - Jack & Jill baths - New roof - Private fenced patio  
 Full finished basement - Wired for surround sound - Attic storage  
 Popular floorplan - Close to future light rail & St. Anthony's  
 10 Minutes to downtown & mountains  
 Close to open space and wonderful parks  
**Offered at \$185,000 - Status - Active**



## MIKE SCHINK- COMPUTER GEEK!

To the rescue . . .



### Can you say that in English, please?

**By: Mike Schink**

Contact me at 303-912-1276 or mikeschink@comcast.net

**Part One:** Few of us speak “geek.” All most of us want is a computer that runs reliably and faster. We should not need to learn how it actually works, we just want it to work correctly, and when we need it. There are many reasons for desktops and laptops to run slow or freeze. It does not matter if you are browsing the internet, writing your Christmas

letter, or an e-mail, poor performance is frustrating.

There are at least 10 different things you should be aware of that will keep your PC running smoothly. In this series of discussions, I will describe old hardware, poor application management, bad airflow, and the need to defragment your hard disk. By the end of our discussion you should have enough information to help diagnose the different reasons for poor PC performance and several actions you can take on your own. You will be able to apply these routine maintenance tasks quickly and at little to no cost.

### Number One - System Startup

I will be limiting my discussion to the most popular Windows operating systems. Starting your PC is also called booting the system. The time it takes to boot Windows should remain the same over time, if no new hardware or software is installed in your PC. You will normally install new hardware to improve performance. However, many pieces of software (like internet browsing aids or printer drivers) will be launched as part of the Windows startup and can result in sluggish boot-up performance and potentially freeze your PC.

This is where I introduce my “Just Say NO” recommendation. Any software you add to your PC that launches as part of the Windows startup will result in more sluggish performance, and perhaps even freeze your computer. You can get in front of this problem by not responding “Yes” to those annoying internet pop-ups that promise to improve your surfing experience or give you free software of any kind.

Reducing the number of applications that are loading during boot-up will fix this issue. If you have mistakenly said yes, please carefully read and understand the software instructions for the following free utilities that deal with a slow Windows startup, MSCConfig and Autoruns.

### Number Two - Fragmented Hard Drive

A very common cause of a slow PC is a fragmented hard disk drive. To describe disk fragmentation, I use a comparison between a computer file and a book. Think about tearing a book into chapters and storing each chapter on a different shelf in your library. Although you know where each chapter is stored, it still takes time to retrieve each chapter separately. Disk defragmentation collects all of the chapters of the book and places them on one shelf

### 10 WAYS TO KEEP YOUR COMPUTER RUNNING SMOOTHLY

- 1. System Startup:** How all of the programs that start up automatically when you turn on your PC slow you down.
- 2. Fragmenting:** Straightening out the book shelves in your PC.
- 3. Temporary Files:** Removing all of the scraps of note paper, pamphlets from its last trip, and junk mail the PC collects during normal use.
- 4. Configuring:** Correctly sizing the memory we must have to do our work vs the actual memory the PC has in reality.
- 5. Applications:** Taking out the trash and sweeping up the dust bunnies.
- 6. Slow Network:** Identifying the slow guy on the PC team
- 7. Viruses/Spyware:** Create a better understanding of the bad guys we want to keep out of the house.
- 8. Security Software:** Channeling the over achiever and picking the right man for the job.
- 9. Old Hardware:** Understanding diminishing returns related to aging PC's
- 10. Ventilation:** Heat is a PC's enemy

**Call for HELP:** For a complete checklist, give me a call and I will send you the complete series of articles including all ten tips. Call me at 303-912-1276 or email me at mikeschink@comcast.net

together. There are competing opinions regarding the actual effect of disk fragmentation due to the current state of faster, larger drives and massive games and media files. Due to the very nature of fragmentation, I recommend defragmenting your hard drive regularly based on your use of the PC. Run the defragmenter when you are done working and can leave the PC on for an hour or more to let it do its work to improve performance.

Continued on Page 6 - Computer Geek - Mike Schink

RYLAND HOMES - FILING #62

# 2337

## S. HOLMAN CIRCLE



### Beautiful Home

2337 S. Holman Circle

4 Beds • 4 Baths • 1768 + 966 Square Feet • Taxes \$2,320  
3 - Car Attached Garage • Beautiful hardwoods • Awesome curb appeal with great landscaping  
Wonderful street with a southern exposure • Beautiful kitchen with granite countertops  
Stainless appliances • Central air • Vaulted Ceilings • Five-piece bath  
Stamped concrete patio • Sprinkler system • Pride-of-ownership  
Fully-finished basement • Close to future light rail and St. Anthony's Hospital  
15 Minutes to downtown, Mountains, open space and wonderful parks  
Status - Active • Offered \$ 365,000



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## Real Estate Items

### How your Credit Score Affects Your Mortgage Rate



Tim Siebenthal

Lenders consider many factors like employment, salary, savings, and debt-to-income ratio and the loan-to-value when determining your mortgage rate. However, your credit score is a key indicator of the rate you will likely receive, and your score can translate into thousands of dollars over the life of your loan.

### How your Credit Score is Determined

Each of the three major credit bureaus (Equifax, Experian, and TransUnion) collect information about your practices of borrowing and paying back credit. This is compiled into a credit report using a variety of formulas, the most common being from Fair Isaac Corporation or (FICO). The higher the number – the better your credit score.

#### TRANSLATING CREDIT SCORE INTO REAL DOLLARS

A strong FICO score can equate to paying much less – or much more – over the life of your loan. These are sample rates only, please call for today's rate.

SAMPLE CREDIT SCORE	SAMPLE MORTGAGE INTEREST RATE	MONTHLY PAYMENT OF PRINCIPAL & INTEREST (ON A \$250,000, 30-YEAR FIXED MORTGAGE)	TOTAL INTEREST PAID OVER 30 YEARS
780 (a)	3.8%	\$1,161	\$168,037
720 (b)	4.0%	\$1,189	\$178,246
620 (c)	4.6%	\$1,276	\$209,618

Footnotes: a. If you have an extremely favorable score, you'll be a top-tier candidate and will receive a lower interest rate and more loan options.  
 b. People with better scores are considered less risky and good borrowers.  
 c. If you have a lower FICO score, you're considered a riskier borrower.

For information on how to manage, monitor and improve your credit score, contact your Cherry Creek Mortgage - Tim Siebenthal 303-929-2853 LMB#100032997, NMLS #373249 for more information and tips on getting the lowest mortgage interest rate possible.

Continued from page 5

### Mike Schink - Computer Geek

To run the Windows disk defragmentor, click Start > Computer then right-click the C: drive, click Properties > Tools > Defragment Now then follow the instructions displayed. Please note that I specify when to use the mouse's "right click" button in the last instruction. All other mouse clicks are referring to the mouse button on the left.

In our next installment, I will discuss "Temporary Files, and Configuration." Both temporary files and pagefile configuration deal with similar issues. Temporary Files are generated and accumulate on your hard drive during normal operation of the PC. The most recent, commonly, or frequently used files are temporarily stored for faster retrieval. They are like the boxes you take out of storage and don't return right away because you may need them again soon. The configuration of the pagefile deals with how much space is used on your hard drive for temporary use.

Normal cleaning of this type should only take an hour or two when performed semi annually. If you have not had this service for several years and like to say yes to those not so helpful little pop-ups, this work may take several hours to complete. An alternative to doing this work yourself is to enlist myself or another professional to clean and tune your PC for you. I consider my rate of \$50 per hour at the mid-point in the industry. You are welcome to watch, ask questions, and learn while I perform this type of work.

**Call for HELP:** For a complete checklist, give me a call and I will send you the complete series of articles including all ten tips. Call me at 303-912-1276 or email me at mikeschink@comcast.net.

## Lakewood Vista Condo



### Killer Mountain Views

1670 S. DeFrame Street B8

2 Beds - 2 Baths - 837 square feet - Ranch  
 1-car underground garage plus lots of parking  
 Beautifully maintained - Excellent location  
 All appliances included - Central air - Spacious rooms  
 Two decks with one off the master - Well-run HOA  
 Close to future light rail, St. Anthony's, downtown & mountains  
 Minutes to the hiking and biking trails

Status - Sold

## Sixth Avenue West



### Excellent 4th Filing Opportunity

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

Status - SOLD



## 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  
 Status - Coming Soon - Offered at \$119,000





## Kiss Your Mortgage Payment Goodbye with a Reverse Mortgage



**By Doni Dolfinger**  
Reverse Mortgage Specialist

Payments of any kind can be problematic, especially if you are on a fixed income or approaching retirement. If you feel that relieving yourself of a monthly mortgage payment could change your financial destiny you might take a look at the Home Equity Conversion Mortgage (HECM) commonly known as the FHA Insured Reverse Mortgage.

Although they are not for everyone, reverse mortgages have offered financial relief to many older homeowners. Take Mr. and Mrs. Johnson (not their real names) for example. They had been making monthly mortgage payments for years on their lovely remodeled home in Denver worth \$265,000. Now that both are retired and ready to travel and play, they feel strapped with a mortgage payment. Paying off their mortgage would free up their income by \$539 a month.

Based on their ages of 63 and 71, current interest rates and appraised value of \$265,000, they could easily qualify for enough from a reverse mortgage to pay off their \$73,500 mortgage and have a nice nest egg of approximately \$80,000 to use for trips, buying a car, paying off charge cards or whatever they choose. They could even receive money monthly if they desired.

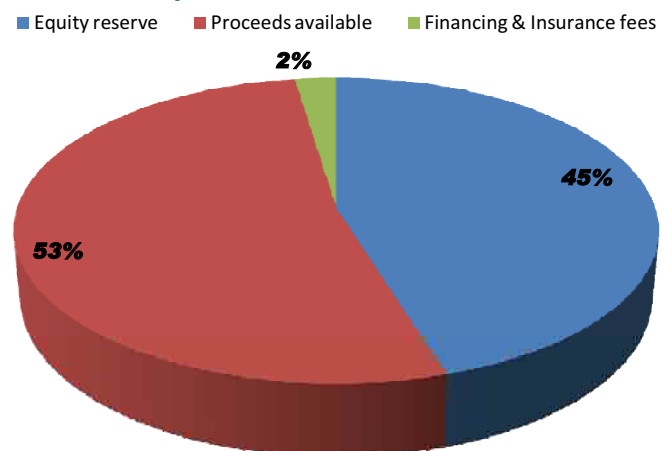
Many people say reverses sound "too good to be true" and wonder about the downsides to this program. Speaking to an FHA approved counselor is a good place to start your reverse mortgage education process. A reverse mortgage may not be the appropriate choice for someone who expects to leave their home free and clear to their heirs. Although the heirs receive the remaining equity if the homeowner dies, the reverse mortgage does have to be paid back either from the sale of the home or other funds.

The Johnson's children were very supportive. They want their parents to be able to enjoy retirement without financial worries. Mr. and Mrs. Johnson look forward to staying in their home for years to come and can now kiss that mortgage payment goodbye!

**Doni Dolfinger**, Reverse Mortgage Specialist of 22 years, may be reached at Universal Lending, 6775 E. Evans Ave., Denver, CO 80224 (303) 791-4786 or (303) 378-8905. Email: [ddolfinger@ulc.com](mailto:ddolfinger@ulc.com). License #100017629 NMLS #266569. Regulated by the Division of Real Estate.

### The Reverse Mortgage

Sample for a \$300,000 Home



The proceeds available can be received in the form of cash, a loan, a monthly check or a line of credit.

**Rocky, Jason and Jeremy's Note:** We are huge believers of Reverse Mortgages for a certain set of our clients. Clearly, they are not for everyone. BUT if this can allow a greater deal of financial security or a larger measure of feeling safe or secure - then this is a great financial tool. If you don't have family that will help you figure this out - give us a call and we can help you through it.

GREEN MOUNTAIN ESTATES

# 14372

## W. VIRGINIA DRIVE



### Wonderful Pride-of-Ownership

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  - Oversized 3- Car Garage • Just steps from G.M. Open Space
  - Incredible gourmet kitchen remodel • Slab granite counters with stainless appliances
  - Knotty Alder cabinets • Main floor master • Double headed master shower • Updated baths
  - Custom tile work • Wonderful flex space upstairs • Fresh paint • Covered patio
  - Fully-finished basement w/ guest suite • Wide plank hardwoods
  - Backyard retreat • 6 Panel doors • New roof • New 90% efficiency furnace & AC in 2012
  - Close to future light rail & **St. Anthony's** • Serviced by excellent Schools
  - Minutes from the hiking and biking trails of **Green Mountain**
  - Twenty minutes to downtown and the **Rocky Mountains**
- Status - Active - Offered at \$449,900



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[jreynebeau@aol.com](mailto:jreynebeau@aol.com) ♦ [jkendallmb@aol.com](mailto:jkendallmb@aol.com) ♦ [rlastrocky@aol.com](mailto:rlastrocky@aol.com)



**WWW.ROCKYJASONANDJEREMY.COM**



## Pulte at Green Mountain Village

14416 W. Yale Place

Style: 2-Story ♦ Sq Ft: 1542 + 721 ♦ Bed/baths: 4/4 ♦ Taxes: \$2014  
 Soaring vaulted ceilings ♦ Beautiful granite counters  
 Custom tile and pergo floors ♦ Custom deck ♦ Low maintenance yard  
 Finished walk-out basement ♦ Great area and great schools  
 Close to hiking and biking trails of Bear Creek Lake Park and Green Mountain

**Status: SOLD**



## Green Mountain Estates

981 S. Foothill Drive

4 Beds - 2 Baths - 2000 Square Feet - Bi-Level  
 Oversized 4- Car Attached Garage - Awesome city views from the deck  
 - Wonderful street & setting - Walk to Open Space - Mechanics dream -  
 Heated Garage - Vaulted ceilings - Lots of natural light - Private back-  
 yard retreat - Nice floor plan - Huge patio - Mature landscaping down-  
 town - **Status - SOLD**



## Mountainside Townhome

241 Youngfield Drive

Style - Two Story ♦ Status - Active ♦ Sq. Ft. 2008 + 1124  
 2-Story ♦ Bed/baths: 2/2 ♦ Soaring vaulted ceilings ♦ Main-floor study  
 New windows ♦ Large over-sized garage ♦ Finished basement  
 Taxes \$178 ♦ 5-pc master bath ♦ Private deck off master  
 Walk to St. Anthony's or the future light-rail

**Status - SOLD**



## Green Mountain Village

12821 W. Warren Avenue

3 Beds/3 Baths ♦ 1920 + 702 Square Feet ♦ Tri-Level w/Basement  
 2-Car Attached Garage ♦ Wonderfully maintained ♦ Dak Cabinets ♦ Wood floors  
 Clean & neutral throughout ♦ Popular floor plan ♦ Vinyl windows ♦ Gas  
 Fireplace ♦ 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 - SOLD**

## GREEN MOUNTAIN VILLAGE



## 12287 W. Ohio Drive

5 Beds ♦ 3 Baths ♦ 1197 + 1197 Square Feet ♦ Ranch  
 1- Car Garage ♦ Beautiful hardwoods ♦ Awesome curb appeal  
 Great street - Granite countertops ♦ Stainless appliances  
 Central Air ♦ Sprinkler system ♦ Updated baths - Huge covered patio  
 - Lovely private backyard - Vinyl windows ♦ Popular floorplan  
 6 Panel doors ♦ Close to future light rail ♦ Close to St. Anthony's  
 10 Minutes to downtown, the mountains and employment centers  
 Close to open space and wonderful parks

**Status - Under Contract - Offered at \$247,500**

## WEAVER CREEK TOWNHOMES

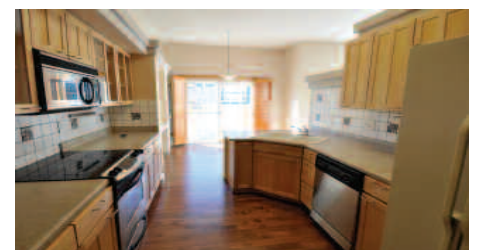


## Rare Ranch Townhome

4501 S. Tabor Court

Style: Ranch ♦ Sq.Ft: 1529 ♦ Bed/baths: 2/2 ♦ Taxes: \$1,777  
 High vaulted ceilings ♦ Wonderful pride-of-ownership  
 Five-piece master bath ♦ Beautiful kitchen with eating space  
 Lots of light - bright and cheery ♦ Attached 2-car garage  
 Well run HOA ♦ Perfectly located in an excellent area  
 Large semi-private patio ♦ Close to hiking and biking trails  
 A newer ranch townhome is a rare event.

**Offered at \$ 245,000 - Status - Under Contract**



## GREEN MOUNTAIN ESTATES



## Magnificent Views of Mountain and City

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  
 Fully-finished basement w/rec room and two bedrooms  
 Steps from open space and minutes to St. Anthony's Hospital and future light rail station

**Status - Sold**





## Green Mountain Estates



### PERFECTLY UPDATED 732 S. Beech Street

4 Beds - 2 Baths - 1040 + 1040 Square Feet - Ranch  
2-Car Garage - Taxes \$1585 - Total remodel - Incredible hardwoods - Great street - Updated kitchen w/ new cabinets, counters and stainless appliances - 6 Panel doors - 6 inch molding - Updated baths w/ New vanities, fixtures & custom tile work - Fully-finished basement w/ 2 rec rooms - Covered patio - Cut berber carpet - 2 fireplaces - Roof, Furnace, Water heater & A/C new in the last 5 years - 10 minutes to downtown or the mountains  
Close to St. Anthony's Hospital and future light rail.

**Status - SOLD**



### CAPITOL HILL CONDO

1528 Emerson Street #1

2 Beds/1 Baths ♦ 659 Square Feet ♦ Ranch

1- reserved Parking space ♦ Walkers Paradise ♦ Awesome hardwoods  
Charming layout ♦ Great setting ♦ Granite countertops ♦ Stainless  
Stove Updated Bathroom ♦ French doors ♦ Lovely Fixtures  
Window A/C Common laundry area ♦ Excellent common area

**Status - Sold**



### 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 Everything

**Status - SOLD**



### 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

**Status - SOLD**



### LAKWOOD VISTA CONDO

1662 S. DeFrame Street #B2

2 Beds - 2 Baths - 837 Square Feet - Ranch- Taxes \$887

1-Garage Res Space - Total remodel - Incredible laminate flooring  
Granite Counters - New vinyl windows - Pottery Barn Colors  
Plantation shutters - Updated baths - All appliances included  
Wonderful Setting - Mountain & City views - Sides to a nice green-  
belt - Lots of natural light - 10 minutes to downtown or the mountains

**Status - SOLD**

## LAKWOOD VISTA CONDO



### Poolside Location

1675 S. Cole Street - B1

Style: Ranch ♦ Sq.Ft: 837 ♦ Bed/baths: 2/2 ♦ Taxes: \$868  
Views of the common area ♦ 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  
Excellent Pride-of-Ownership

**Offered at \$ 134,000 - Status - Under Contract**



## GREEN MOUNTAIN VILLAGE



2258 S. Eldridge Court

Style: Front-to-back tri-level - Sq.Ft: 1086  
Taxes: \$1273 - Bed/baths: 3/2

Quiet Location - Great Pride of ownership

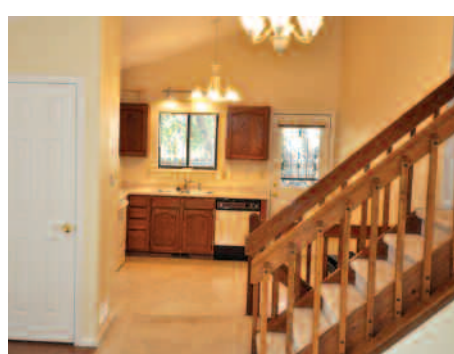
Vaulted ceilings and an open floor plan- All appliances are included

Private side patio and a great backyard

Serviced by great Schools - Close to hiking and biking trails

Easy commute to downtown and the mountains

**Status: SOLD**



**Rocky, Jason and Jeremy - Real Estate Professionals**

303-989-5462 (Office) ♦ Jason's Cell - 303-875-1840 ♦ Jeremy's Cell - 720-280-6377 ♦ Rocky's Cell - 303-667-7075

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

**WWW.ROCKYJASONANDJEREMY.COM**





## Jose Cedeno is a Very Good Man

Jose has been an important part of our business for at least 10 years. He was introduced to us by Mary Sue Brown, our neighbor, who had been using his services for a number of years. What a lucky day that was for us.

We can count on him for a large variety of things that we just need to get done. Anything from removing furniture and junk, providing labor when folks are moving themselves, yard cleanup etc. His business was formally landscaping but health issues have required him to lessen his load in the last couple years.

We are blessed to have him as part of our business. If you ever need some help - give him a call. This is the type of stuff he can do for us and he might be able to do it for you also - house clean-outs, removing unwanted furniture, minor yard clean-up, removing debris from the yard - like junk on the side of the home. Jose is very, very reliable and his fees are very sensible - but mostly - he is such a good man.

If you need him to help you - give him a call at 720-353-2884.

## Trendwood



### Beautiful Condition

#### 9400 Otis Street

- 4 Beds - 3 Baths ♦ 1984 Sq. Ft. ♦ Two-Story ♦ Taxes - \$1,208
- Great pride-of-ownership and beautifully maintained ♦ Huge oversized garage
- Excellent open floor plan ♦ Eating space in kitchen
- Evaporative cooling ♦ Deck off master ♦ Walk-in closets
- Mature landscaping ♦ Main floor study ♦ Large main floor laundry
- Large corner lot ♦ Very nice fixtures ♦ Excellent tile work

**Offered at \$210,000 - Status - SOLD**

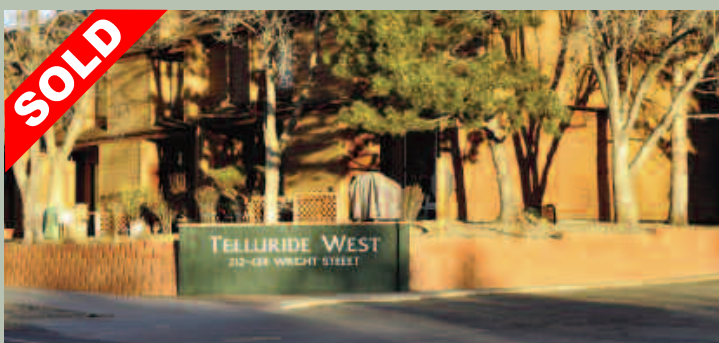
## OTHER BROKER SALES



**Quail Meadow**  
6497 W. Pierson Street  
*Co/op Sale with Metro Brokers*

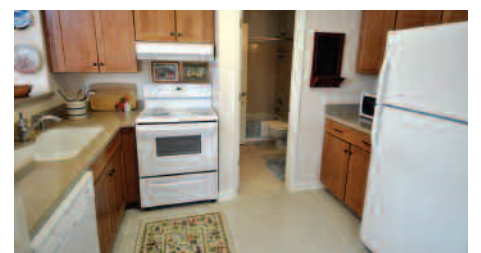


**Redstone Ridge Condo**  
8456 S. Hoyt Way #308  
*Co/op Sale with Metro Brokers*



**Telluride West**  
314 Wright Street #3-6  
*Co/op Sale with CF Properties*

## Waterside Condo



### CONTEMPORARY CONDO

#### 886 S. Reed Court Unit #H

- 1 Bed • 1 Bath • 690 Square Feet • Ranch
- 1- Reserved parking space • Amazing contemporary condo
- Updated kitchen • Corian countertops • New cabinets
- Custom tile work • Updated bathroom • Custom Vanity
- New windows • Newer paint & carpet • Clean and Neutral
- Tons of natural light • Across from a lovely greenbelt
- Walk to Belmar • 10 Minutes to downtown or the mountains
- A Lovely Home

**Offered at \$105,000 - Status - U/C**

## Green Mountain Village



### PRIDE-OF-OWNERSHIP

#### 12285 W. Exposition Drive

- 5 Beds/3 Baths ♦ 1197 + 1197 Square Feet ♦ Ranch
- 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 ♦ Beautifully manicured yard
- Wood-burning fireplace w/insert

**Status - SOLD**

We are always thankful, always appreciative and we never take your business for granted.



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Owners Chris and Kara Rosevear are residents of Green Mountain and live in Sixth Avenue West

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- Tim has worked with Reyenbeau and Co. for 14 years
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 Email: [tsiebenthal@ccmclending.com](mailto:tsiebenthal@ccmclending.com) Website: [www.timlends.com](http://www.timlends.com)

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**We are always thankful, always appreciative and we never take your business for granted.**

**Jason, Jeremy & Rocky**

# Rocky, Jason and Jeremy

Page 12

February 2013

## ROCKY, JASON & JEREMY'S Real Estate Guide

### Publishers - A Family Affair

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### Who Makes it Perfect

Sandee Reynebeau -  
Sandeethequilter@aol.com  
303.989.5462 (O)

### Supporters-in-Chief

Elizabeth Reynebeau  
Jennifer (Reynebeau) Kendall

### CIRCULATION - 14,000 +

#### Neighborhood Distribution

Amberwick	92
Americana Lakewood (Mom's Hill)	85
Bear Creek Village	351
Cedar Ridge (Panorama West)	41
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Fox Point Townhomes	75
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Morning Star	69
Highland Townhomes	13
Lakewood Hills Townhomes	90
Lakewood Vista	246
Mesa View Estates	618
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Ryland Homes	391
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Relocation Companies	102
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Investors	907
Local Business with 10+ employees	340

#### Other Marketing Vehicles

Local and National MLS • Realtor.com  
REColorado.com • Yahoo • Google  
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.

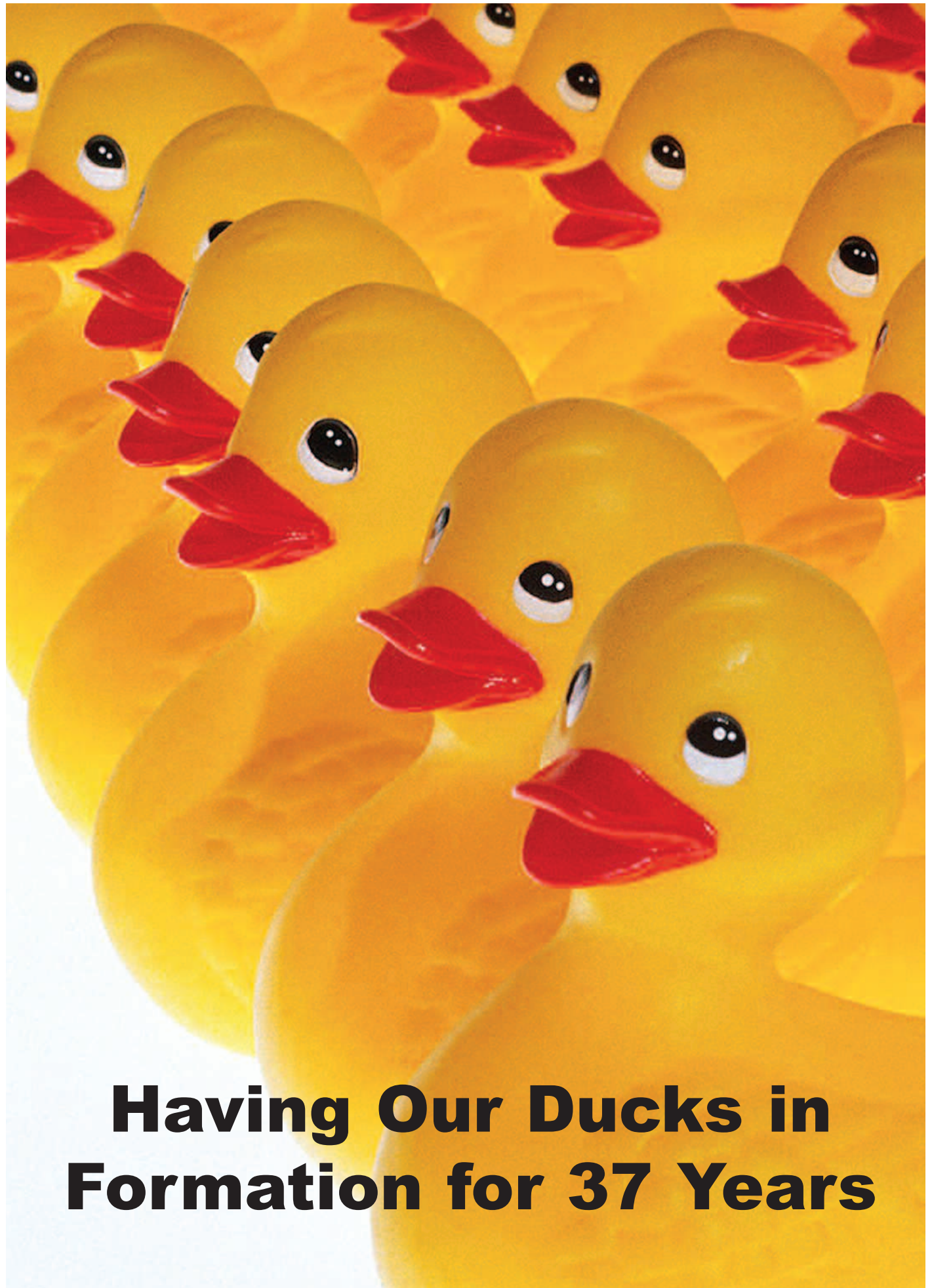


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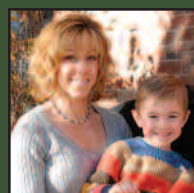
Jason Reynebeau  
Son



Beth Reynebeau  
Daughter-in-law



Jeremy Kendall  
Son-in-law



Jennifer Kendall  
Daughter



Rocky Reynebeau  
Father



Sandee Reynebeau  
Mother

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