



Sometimes the poorest man leaves his children the richest inheritance.

Ruth E. Renkel

He didn't tell me how to live; he lived, and let me watch him do it.

Clarence Budington Kelland

*Happy Father's Day*



A father carries pictures where his money used to be.

Author Unknown

A father is not flesh and blood but the heart which makes us fathers and sons.

Johann Schiller



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**Typical Buyer Closing Costs**

Down Payment

Loan Fees

Prepaid Interest

Survey

Appraisal

Mortgage Insurance

Title Insurance

Hazard Insurance

Documentary Stamps

Attorney Fee

Inspection Fees

Closing Costs

## Market Report for MAY 2007

SOURCE/ DENVER METROLIST

	North Evergreen	South Evergreen	Genesee (MJC)	Conifer	Morrison (MCP)	Pine	Bailey
<b>TOTAL ACTIVE</b>	<b>217</b>	<b>109</b>	<b>140</b>	<b>130</b>	<b>46</b>	<b>67</b>	<b>216</b>
Average	\$896,940	\$565,591	\$873,273	\$583,351	\$641,184	\$444,480	\$311,782
High	\$5,900,000	\$2,450,000	\$3,750,000	\$2,740,000	\$2,300,000	\$1,250,000	\$1,500,000
Low	\$128,000	\$139,900	\$194,900	\$60,000	\$209,900	\$59,900	\$44,900
<b>TOTAL PENDING</b>	<b>43</b>	<b>24</b>	<b>23</b>	<b>27</b>	<b>7</b>	<b>14</b>	<b>31</b>
Average	\$710,115	\$534,077	\$592,548	\$422,774	\$435,739	\$437,236	\$216,605
High	\$2,695,000	\$1,349,000	\$1,825,000	\$1,500,000	\$739,900	\$1,250,000	\$450,000
Low	\$184,000	\$245,000	\$162,900	\$169,900	\$228,375	\$230,000	\$72,000
<b>TOTAL SOLD (May)</b>	<b>30</b>	<b>19</b>	<b>9</b>	<b>18</b>	<b>4</b>	<b>5</b>	<b>25</b>
Average	\$594,527	\$402,647	\$588,444	\$517,244	\$405,725	\$277,600	\$279,484
High	\$2,500,000	\$580,000	\$827,500	\$1,650,000	\$505,000	\$392,500	\$526,000
Low	\$188,000	\$219,900	\$135,500	\$225,000	\$234,900	\$120,500	\$79,200
<b>DOM SOLD (days on market)</b>							
Average	<b>126 days</b>	<b>141 days</b>	<b>116 days</b>	<b>95 days</b>	<b>151 days</b>	<b>132 days</b>	<b>185 days</b>
High	576 days	466 days	260 days	570 days	403 days	310 days	654 days
Low	5 days	3 days	6 days	0 days	3 days	9 days	17 days
<b>% of List to Sold Price</b>							
Average	<b>91.0%</b>	<b>92.5%</b>	<b>92.7%</b>	<b>94%</b>	<b>93%</b>	<b>92.6%</b>	<b>94.7%</b>
High	109%	99.6%	99.4%	100%	100%	98.9%	106%
Low	70.2%	79.6%	85.2%	79.9%	87%	78.4%	58.3%

### Why do I need a title report?

As much as you as a buyer may want to believe that the home you have found is perfect, a clear title report ensures there are no liens placed against the prior owners or any documents that will restrict your use of the property.

A preliminary title report provides you with an opportunity to review any impediment that would prevent clear title from passing to you.

When reading a preliminary report, it is important to check the extent of your ownership rights or interest. The most common form of interest is "fee simple" or "fee," which is the highest type of interest an owner can have in land.

Liens, restrictions and interests of others excluded from title coverage will be listed numerically as exceptions in the report. You also may have to consider interests of any third parties, such as easements granted by prior owners that limit use of the property. Some buyers attempt to clear these unwanted items prior to purchase.

A list of standard exceptions and exclusions not covered by the title insurance policy may be attached. This section includes items the buyer may want to investigate further, such as any laws governing building and zoning.

I  
LOVE  
REFERRALS



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