

## Good Realtors Know Who's Thinking of Selling & When

By **JIM SMITH**  
**Jefferson County Realtor®**

Like many Realtors, I specialize in (or "farm") a few neighborhoods. As a result of becoming personally acquainted with the homeowners there, I know, at any given time, a half dozen or so who are thinking of selling but who aren't ready to put a sign in their yard.

The reasons vary. Perhaps the house needs some work done on it, or the owner is waiting for the school year to end. Armed with this "inside information," I am able, when appropriate, to tell buyers who can't find "just the right house" about one of these upcoming listings. The result can be a win/win for all parties — the buyer has found a home that he wouldn't have known about otherwise, the seller has sold his or her home without having to list it and keep it in show condition, and I have earned an appropriate fee for connecting them, reflecting the fact that I haven't had to spend any money on listing and marketing their home.

**Tip for Buyers:** Don't limit your choices by searching without a Realtor. Find the Realtor(s) who specialize in the communities you like and describe the home you are looking for. If that Realtor is a good "farmer," he or she may know just the house for you. And if he doesn't, he can do what I do on occasion: send a postcard to all the owners of suitable homes indicating that he has a possible buyer for them.

**Tip for Sellers:** Let the Realtor who "farms" your neighborhood know ahead of time that you

might be selling, in case he comes across a likely buyer.

### Homeowner's Insurance

I have written in the past about the growing problem of obtaining homeowner's insurance. This is not a matter to take lightly. Every contract to buy a home should, for the protection of the buyer, have an additional provision that the contract is contingent upon the buyer being able to obtain property insurance at an acceptable rate. (This is another good reason to have a Realtor represent you as a buyer.)

Even before you make an offer on a house, your Realtor can obtain a report on the home to determine its insurability. For more info, call me at 303-525-1851.

### Mortgage Update

By **Jean Rowe, 303-601-4035**  
 Clarion Mortgage Capital

Rates have fallen to the lowest levels since early in the summer. Take advantage of this! As low as 5.5% is available on a 30-year fixed-rate loan and 3.875% on 3-year adjustable rate loans (minimum loan amount \$191,000).

How do you decide whether to choose a fixed or adjustable rate mortgage? For what term should you get a mortgage? Consider these points: How long do you plan to be in the home? What payment can you qualify for and comfortably make? Do you expect your income to increase over the years? Can you tolerate possible rate changes? How important is it to build equity quickly vs. having the lowest payment?

If you are thinking of purchasing a home, let me help you sort through these issues and more. Let's get you pre-approved at no cost! I promise you a great rate.

## This Week's Featured Listing

### The Best Buy in Fairmount!

- 6 BR, 5 Baths
- 3,875 Finished SF
- Half-Acre Lot
- No HOA Fees!
- Hot Water Heat
- Great Mtn Views!
- 3-Car Oversized & Heated Side-Loading Garage
- Master BR has Fireplace, 2 Skylights, 2 Walk-Ins
- **Priced Below Competition at Only \$539,000**



5763 Secrest Court, Golden



**Jim Smith**  
 303-525-1851  
[5763Secrest.JimSmithRealtor.com](http://5763Secrest.JimSmithRealtor.com)

Virtual Tour  
 on Website

To Tour This House, or to Feature Your House  
 (Including For Sale By Owner), Call Jim Smith!