

## How to Time a Home Sale to Match Your Home Purchase

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

How do you go about selling your current home and timing it to the purchase of your replacement home? After all, no one likes the idea of being without any home for a while!

As an active listing agent (having sold over \$4.3 million of my own listings so far this year) I am experienced at helping sellers face this dilemma.

In this market, with a surplus of quality listings, I recommend that sellers get under contract with their own home before they search for their replacement home, because there's enough inventory out there that you can find one you like fairly quickly. Then you write your offer with a closing date that matches the closing on your current home.

Sometimes, though, a client tells me they've "got" to have a home they found, and they ask me to sell their home — quick! By pricing a house right, I have never failed to accomplish this touchy task. Call me to discuss your situation, at 303-525-1851.

### Things Learned at My Shake Roof Meeting

On Sept. 29th, I hosted an informational meeting about wood shake roofs at the Golden Public Library. The homeowners who attended (and myself) learned, among other things, that:

◆ Wood shake roofs, unlike regular shingle roofs, can be serviced. You can replace individual broken shingles, whereas on a com-

position shingle roof, you have to replace the whole roof.

◆ Claim adjustors typically don't know about wood roofs and will frequently declare a roof "totaled" when it is not.

◆ Pine does not have the longevity of cedar, but pine shake roofs are in many ways better than cedar shake roofs

◆ Wood shakes are expected to crack and split and not all cracking or splitting calls for replacement of the shakes. The key question is: can you see the felt (which actually protects the roof from leaking) through the cracks or splits?

My thanks to Michael Vaille of the Cedar Shake and Shingle Bureau, Karl Burgeson of Agape Construction & Roofing, and Scott Bristol of State Farm Insurance for educating all of us. If you missed the meeting, call me at 303-525-1851 for a free tape.

### Home Buying Seminar

A free seminar is being held in my office next Saturday, Oct. 16, 9am to noon. Info: 303-202-3069.

### Mortgage Update

By Jean Rowe, 303-601-4035

Stocks had substantial gains, and bonds fell as September ended. Mortgage rates in turn rose slightly. Look for the jobs report this Friday and for its impact on stocks and home mortgage rates. **Rate update as of 10/1:**

**30-year fixed:** 5.625% (APR 5.760%)

**5/1 ARM:** 4.625% (APR 4.809%)

**3/1 ARM** (interest-only for 3 years): 4.375% (APR 4.795%)

Rates are based on a \$200,000 loan amount with a 30-day rate lock and are subject to change. Info: call me!



## This Week's Featured Listing

### 2-Story Home With Views!

Priced at **\$469,000**, this home is situated near the top of the **Mountain Ridge** subdivision, within just 50 yards of an **open space trailhead** and with commanding views of both **North and South Table Mountains**. See the website (at right) for virtual tours of these views and much more! There are **three**

**bedrooms upstairs**, a main floor study, and a **fully finished walk-out basement** with **expansive laundry room**, guest bedroom, 3/4 bath, a **large "rec room"** and another study (used now as a **sewing room**). There are **two decks with awesome views**, including one outside the master bedroom, plus a covered patio with **large hot tub**, which is included in any full price offer. **Hurry, this home will sell quickly!**



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