



Sharon Cardwell
REALTOR®

**“Knowledge. Experience.
Dedication.”**



Sharon Cardwell
AMERICAN HOME, INC.
98765 West Iliff Avenue
Lakewood, CO 80228

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DEADLINE FOR ORDERING THE OCTOBER ISSUE:
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QUESTIONS? Call Brett Koller at 303-567-6677
Or e-mail: info@RealtyResourcecgd.com

Dear Friends:

October has arrived . . . and Mother Nature often displays her full array of talents this month. Where else but Colorado can you enjoy a streamside picnic under clear blue skies, only to wake up the next morning to a foot of snow on the ground?

October may be a time of unpredictable weather, but predictable fun is always in the air later on this month as we celebrate Halloween. If you plan to be home that evening, be sure to check out my article inside this month’s newsletter on how to make your home a safe place for those little trick-or-treaters who pay you a visit.

In the meantime, wherever you find yourself in the coming weeks, whether it’s enjoying a Broncos game, a walk, or simply watching the leaves blow around the yard, here’s wishing you a wonderful month ahead. And don’t forget: if you have a real estate question or a need, don’t get spooked by rumors. Call me for the facts!

Happy Halloween!

Sharon

Office: (303) 777-2222

Cell: (303) 567-2380

Fax: (303) 772-3277

Email: SCardwell@comcast.net

Web: www.SCSellsHomes.com



COLORADO REAL ESTATE News & Views

NEWS AND ARTICLES OF INTEREST TO THE COLORADO HOMEOWNER

If your home is currently listed for sale, this is not intended as a solicitation.

OCTOBER 2010

Preparing your home for Colorado’s upcoming winter weather

We may be enjoying Colorado’s beautiful fall weather right now, but all that will change in the coming weeks as winter approaches. So what’s on my radar right now, and should be on yours, is what it’s going to cost to stay warm this winter. Predictions from the government’s Energy Information Administration point to an increase in the costs of heating our homes, so let’s look at a few simple things we can do to keep the energy costs low, and our comfort level high this winter.

Get On a Plan

Check in with your utility company now to see if there are any special payment plans. You may be able to switch to a plan that spreads out your payments across the entire year rather than having a big hike in the winter.

The least expensive/most effective tools
Start with a programmable thermostat. You can save around 10% a year on your heating and cooling bills by simply turning your thermostat back 10° to 15° for eight hours. For less than \$50, a programmable thermostat can reduce the heat during those hours when you’re gone, or at night when you’re sleeping.

While you’re at the hardware store, pick up

some caulking and weather-stripping supplies. Spend a few hours plugging up any gaps in your heating ducts and blocking out window and door drafts. These steps will save some serious money.



According to the U.S. Department of Energy, drafts can waste 5% to 30% of your energy use. Start simple and adopt that old Great Depression fixture -- the draft snake, which you can easily make yourself. Just place a rolled bath towel under a drafty door.

And don’t forget: the federal government offers a \$1,500 tax rebate on certain home energy efficient purchases such as insulation, furnaces,

water heaters and more. Some of the rebates expire on December 31, so check details at:

http://www.energy.gov/index.cfm?c=tax_credits.tx_index#c3

If you’re like most folks who are dreading the high cost of staying comfy and cozy this winter, call me for my October Report entitled: **“Fifteen Ways to Stay Warmer Without Turning Up the Heat.”** It’s filled with a checklist of low- and no-cost ideas designed to keep those energy bills under control. It’s free--so contact me and I’ll send it over by mail or e-mail.



NewsBriefs

▼ A recent survey of origination, closing and title costs shows Colorado to have one of the lowest rates in the nation. Our state ranked 41st lowest out of all states in terms of costs. The survey, conducted by Bankrate.com, used a loan amount of \$200,000, with a 20% down payment and an applicant with good credit history. New York ranked highest with an average of \$5,623 in total closing costs. Colorado's average came in at \$3,366. Arkansas had the lowest at \$3,007.

▼ A recent study by the U.S. Forest Service says the presence of street trees increases home values by an average of \$7,000. On a warm summer day, the air temperature under the canopy of a sizeable tree is 10 to 20 degrees cooler.

▼ ForbesWoman calculated the best cities for working females raising children. To pick the 10 best, it factored in crime rates, quality of the schools, availability of good healthcare, employment opportunities with high earning

potential, and a budget-friendly cost of living. Here are their picks:

1. Minneapolis-St. Paul, MN
2. Washington, DC
3. Boston, MA
4. Pittsburgh, PA
5. Baltimore, MD
6. **Denver, CO**
7. Hartford, CT
8. New York, NY
9. Seattle-Tacoma, WA.
10. Buffalo-Niagara Falls, NY

▼ Conmen--beware of G-Men, as the FBI is stepping up efforts to end mortgage fraud. FBI agents expect to flush out offenses ranging from schemes that encourage borrowers to lie about their incomes to scams that rely on falsifying foreclosure information. The FBI has set up 23 fraud task forces across the U.S. to carry out the anticipated sweep.

▼ A recent survey of 1,000 home shoppers identifies the biggest turn-offs: structural damage, bad odors, a busy street, and an awkward floor plan. Both sexes agreed on the Top 3 features most desired:

1. Garage/designated parking
2. Master suite
3. Ample storage space

Simple and easy steps to make your home safe for little ghosts and goblins at Halloween

Before the neighborhood ghouls come to trick-or-treat, make sure your home is a safe place for everyone. While it's fine to have scary decorations and chilling special effects, you don't really want any dangers lurking around the house. So be a responsible homeowner, and give your home a safety makeover before the big night.

Setting up your house for safety should be simple.

First, make sure the path to the front door is clear of obstructions. Put away any gardening equipment that could cause a child to trip or get hurt. And store all toys and bikes out of the way.



placed in a manner so the lights aren't shining into the eyes of visitors during their walk to and from your house.

• Remember that a lot of decorations, like dried flowers, straw and crepe paper, are highly flammable, so if you do use candles, be sure to keep decorations away from any flame. Even heat sources such as light bulbs can cause fires, so be very careful.

• If you plan on adding a fog machine to your arsenal of really creepy ground effects, don't overdo it. The pathway has to be visible and all obstacles must be in clear focus.

• Make sure your decorations leave enough room to walk up to your door without bumping into the decorations--or other people.

• Mark any potentially dangerous spots, such as large cracks or steep steps, with reflective tape.

• Let trick-or-treaters know their surroundings by providing enough light to see clearly.

• Avoid candles and live flames in your decorations. It is much simpler to replace them with LED or battery operated candles. (Check out www.batteryoperatedcandles.net for a great selection of these flameless candles.)

• Any decorative lighting that needs to shine upward onto decorations and figurines should be

• Specialty sound effects that add the spine-chilling screams and shrills shouldn't be so loud that they hurt the ears of visitors and disrupt the neighbors.

• Flashing strobe lights shouldn't shine in anyone's eyes or towards traffic.

One last word about pets. Don't leave them out in the yard on Halloween, or the night before--which is Devil's Night. Sad to say, but there are plenty of prankster stories involving pets during this time of year. In addition, keep your pets safely tucked away in a room during trick-or-treat hours, to keep them from dashing out the door, or possibly scaring little kids.

COLORADO CORNER

Where the deer, antelope, and alligators roam

Colorado could possibly be the last place you'd expect to see alligators, but travel about 17 miles north of Alamosa to the town of Mosca, where you'll find an alligator farm.



The farm got its start in 1974 when Erwin and Lynne Young bought an 80-acre farm with a geothermal well on it. They started a tilapia farm that still sells fresh fish to Denver restaurants. In 1987 they purchased 100 1-year old alligators to dispose of dead fish and the remains of filleted fish. They weren't even sure the gators would survive the winter months. But thrive they did, and in the winter months you'll see them sunning

themselves on mounds of snow.

Word got out and in a few years, the Youngs decided to open the farm to visitors. They're now open year round, 7 days a week, except for Thanksgiving and Christmas Day.

Why not check out one of Colorado's most unusual tourist attractions this month, and also enjoy the beauty of the area as the leaves change?

For hours and details on the farm, check out their website: <http://www.gatorfarm.com> (Also, a discount coupon can be found on their website.)

Call for this month's free Colorado Homeowner Report:

"You won't believe how easy it is to save money on your utility bills and still stay warm! Call for this free Report!"



"Fifteen Ways to Stay Warmer Without Turning Up the Heat."

You don't need to freeze this winter trying to keep those energy bills under control. Nor do you need to spend a fortune in energy-efficient measures to chop your energy bills down to size this winter. Many of these ideas are low- and no-cost. Ask for this Report--and start saving!

Call today for this FREE money-saving report!

Phone and e-mail numbers appear on the front and back of this newsletter.



GREEN IDEAS FOR THE COLORADO HOMEOWNER

It's the little things that count

It seems like everyone's "going green," and part of the reason so many have jumped on the bandwagon is that there are so many easy and inexpensive ways to participate in the movement. Here are some of the easiest ways we can save money and energy without much effort at all on our part.

- Set your thermostat a few degrees lower in the winter to save on heating costs.
- Install compact fluorescent light bulbs (CFLs) when your older incandescent bulbs burn out.
- Unplug appliances when you're not using them. Or, use a "smart" power strip that senses when appliances are off and cuts "phantom" or "vampire" energy use.
- Wash clothes in cold water whenever possible. As much as 85 percent of the energy used to machine-wash clothes goes to heating the water.
- Use a drying rack or clothesline to save the energy otherwise used during machine drying.
- Take shorter showers to reduce water use. This will lower your water and heating bills, too.
- Install a low-flow shower-



- head. They don't cost much, and the water and energy savings can quickly pay back your investment.
- Make sure you have a faucet aerator on each faucet. These inexpensive appliances conserve heat and water, while keeping water pressure high.
- Use a water filter to purify tap water instead of buying bottled water. Bottled water is expensive and generates large amounts of container waste.
- Get yourself a reusable water bottle, and make it aluminum rather than plastic.
- Skip the plastic and paper bags in the grocery store, and bring your own "recycled" cloth bags.

Check out these energy saving tips for the entire home:
<http://www.energy.gov/energysavingtips.htm>

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HALLOWEEN is on October 31st, the last day of the Celtic calendar. It was originally a pagan holiday, honoring the dead. Halloween was referred to as All Hallows Eve and dates back 2000+ years ago.



- Orange and black are Halloween colors because orange is associated with the Fall harvest and black is associated with darkness and death.
- Jack o' Lanterns originated in Ireland where people placed candles in hollowed-out turnips to keep away spirits and ghosts on the Samhain holiday.
- In 1962, the Count Dracula Society was founded. To this day, there are vampire clubs and societies with people claiming to be real vampires.

- The common little brown bat of North America has the longest life span for a mammal it's size, with a life span averaging 32 years.
- The ancient Celts thought that spirits and ghosts roamed the countryside on Halloween night. They began wearing masks and costumes to avoid being recognized as human.
- Tootsie Rolls were the first wrapped penny candy in America.
- Chocolate candy bars top the list as the most popular candy for trick-or-treaters with Snickers #1.
- Black cats were once believed to protect a witch's powers.

Q Name this Colorado town from which the marble for the Colorado State Capitol, the Lincoln Memorial, and the Tomb of the Unknown Soldier originated.



Real Estate Trivia
A This distinction belongs to the dinky little town (approximately 100 people) of Marble, located 45 minutes south of Glenwood Springs.

Full Property Disclosure: the best way to avoid a lawsuit

The slower market we've experienced in Colorado, and especially nationwide, has made it more important than ever for sellers to do everything they can to keep prospective buyers interested in their property. As a result, many sellers are reluctant to disclose any problems they've had with their homes. But holding back certain information about your home can land you in serious hot water. In fact, the majority of real estate related lawsuits involve disputes arising from disclosure. By being up-front about problems, you reduce the possibility of finding yourself in court with a disgruntled buyer.

In most states where disclosures are manda-

tory, sellers are required to disclose material facts about the property for sale, that is, anything that could affect the sale price or influence a buyer's decision to purchase a home. The key word is "known" defects, because sellers can't be responsible for something they weren't aware of. This also is the biggest problem for a buyer who decides to go after the seller and/or agent for compensation of a later problem. It may be extremely difficult to prove that the seller and/or real estate agent had knowledge of any previous problem.

So what's a reasonable way to handle this situation that protects everyone's rights? Here are three ideas:

First--hire a professional real estate inspector to do a comprehensive analysis of your home. This report can then be shown to prospective

buyers who are going to order this report anyway. At least this way you get a chance to fix any problems, or negotiate the cost of repairs within the contract.

Second--disclose all known defects in writing. In Colorado it isn't mandatory that sellers sign a disclosure form. However, refusing to sign is considered a "red flag" to most buyers. (If you're interested, call and let's talk about what kinds of specific problems a seller is required to disclose.)

Third--one of the best ways to protect yourself is to work with a qualified real estate professional. You'll get the kind of guidance it takes to make informed decisions that can keep you out of hot water. Naturally, it would be a pleasure to work with you, so when you're ready--call and let's talk.



EXCELLENCE

Excellence is never an accident; it is the result of high intention, sincere effort, intelligent direction, skillful execution and the vision to see obstacles as opportunity.

OCT 2010

Helping my clients achieve success in any market.

Sharon

SNAPSHOT OF MY BUSINESS PHILOSOPHY:

Look for hidden opportunities in every obstacle encountered to ensure the best possible results for my clients.

YOUR BUSINESS AND REFERRALS ARE GREATLY APPRECIATED.



Sharon Cardwell

REALTOR,® GRI

American Home, Inc.

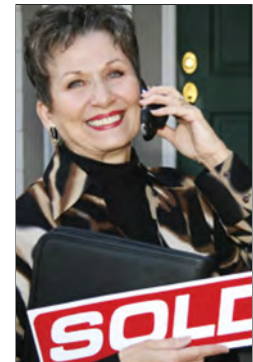
98765 West Iliff Avenue • Lakewood, CO 80228

Office: (303) 777-2222 • Cell: (303) 567-2380

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