

REAL ESTATE TODAY

Beware of Mortgage Scam Letters You'll Receive After Closing on a House

By Jim Smith, Realtor®

There's one thing you can be sure of after you close on your new home — that you'll receive solicitations of all kinds from various merchants, vendors and mortgage insurance companies.

Some of these letters you'll be glad to open, with discount coupons and offers. The mortgage-related letters, however, deserve special caution.

Many of them will try to sell you high-priced insurance which will pay your mortgage if you are disabled or die. They'll pretend to be from your lender, but in fact they are from other companies which got your name and that of your lender (and the mortgage amount) from public records.

Another kind of letter will tell you that your loan has been sold and give you the name of a new company to send your mortgage payment to. If you fall for this scam you could not only throw away a couple months of payments, but

find yourself in default with your real lender, so be very careful about such letters and check with your loan officer to verify the validity of any such letter.

Use Your Realtor to Get the Best Search Results

If you're among the 80% of home buyers who begin their home search online, you have probably made use of the automated email alerts which you can set up from consumer websites.

However, did you know that Realtors can set up more detailed searches than you can? For example, perhaps you want to search

for homes served by a particular school. We can do that kind of search. We can also search by subdivision name, or by main-floor master location, or for homes with hardwood floors. These criteria are simply not offered to you by any consumer search engine I know of.

IRES, the northern Colorado MLS, has a unique search by map feature where we can draw a line around any shape area on the map and search for listings within that area. The agents at Golden Real Estate, unlike those at other Denver companies, all belong to IRES in addition to Metrolist, which is the MLS serving the metro area.

GOLDEN REAL ESTATE
Hometown Service, Delivered with Integrity
vs
Promoting and Modeling Environmental Responsibility

Jim Smith
 Broker/Owner
Golden Real Estate, Inc.
 DIRECT: 303-525-1851
 OFFICE: 303-302-3636
 17695 South Golden Road, Golden 80401
 EMAIL: Jim@GoldenRealEstate.com
 Search MLS at www.GoldenRealEstate.com



This Week's Featured New Listings:

Sturdy Ranch Home in Mountain View Estates

Mountain View Estates is that quiet subdivision located north of 6th Avenue Expressway, west of Simms and east of Indiana. This smoke-free home features a quarter-acre lot, covered wood deck, hardwood floors, a 2-car garage, four bedrooms and two baths. It has 2,096 finished square feet of living space. In the basement family room there's a wood pellet stove, and 11 bags of pellets come with it. Our managing broker, Rhuell Lambert, is the listing agent.



Beverly Heights Home Has Endless Pool, More

This is my own personal home, which Rita and I have loved for the past three years. As you'll see in the video tour on the website, this home has

many great features in addition to the Endless Pool — a great backyard with flagstone patio covered by a pergola, extensive hardwood flooring, and a great kitchen which is open to the large family room. Upstairs are four bedrooms including a great master suite and laundry.

