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If House-Hunting in Arvada, Wheat Ridge, Lakewood, Look for Hail Damage

storm. I wonder how many homeowners missed the opportunity to

get a "free" roof replacement. The reason I say this is that the damage is not always obvious to the untrained observer.

My own home in Fairmount was pounded by quarter-size hail during that storm. Three windows were broken and the stucco was severely damaged on the north side of my house. I looked at the roof, how-

ever, and thought it was unscathed. I was wrong. The insurance adjustor and a roofing contractor both agreed my roof needed a complete replacement. The check from the insurance company was over \$45,000, and another \$10,000 is forthcoming after the work is completed.

It made me wonder how many people don't think to call their in-

In the wake of this summer's hail surance company because they don't know there was significant damage. I wouldn't have called if it

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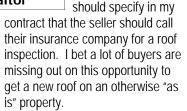
TODAY

By JIM SMITH,

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hadn't been for the broken windows and stucco damage.

Later, when I was showing some vacant properties in the area of greatest hail damage, it occurred to me that if I submitted an offer on any of those properties (many of which are lender-owned), that I



If you are a homeowner in that area and don't think you had roof damage, I urge you to call your insurance company before it's too late. You may just get a new roof!

The Clock Is Ticking for First-Time Homebuyers

Business is booming right now because of the \$8,000 federal tax credit for first-time homebuyers. About half of all home sales in the past few months have been to firsttimers, much higher than normal.

If you have been thinking of taking advantage of this windfall for yourself or a relative, you need to get off the fence for two reasons. First is that the closing must occur by November 30, 2009, and it takes 30-60 days to close a normal transaction. Second, however, is that the selection of homes is dwindling as they are being snapped up by others. This also

means that if you are thinking of selling your home and it's under \$400,000, you need to get it on the market right now to take advantage of this raging seller's market.

This Week's Featured New Listing:

Penthouse Condo in Genesee Village

At right is the view from the deck of my newest listing, a 1530sq.-ft. condo in Genesee, about one mile from the Lookout Mountain exit of Interstate 70. The address, appropriately enough, is 23548 Pondview Place. You can see pictures of the condo itself (including a short video tour) at



the listing's website. There you'll also learn about this unit's upgrades, which include a completely new electrical service, replacing the Federal Pacific breaker box which was installed in the unit when it was built in 1980. The water heater is also new. You'll appreciate the hardwood floor, the great room with wood-burning fireplace, the 350-sq.-foot loft with new carpeting, and the wine refrigerator. The fitness center, pool and tennis courts are all close by. Open this Saturday, 1-4 p.m.



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