



**FOR SALE
UPDATED * 1 ACRE * BARN/SHOP/LOFT**

http://www.mountainhomesofdenver.com/property_details_10037_sprucedale.htm

- QUIET**
- WOODED**
- SECLUDED**
- END OF THE ROAD LOT**
- SOUTHERN EXPOSURE**
- GREAT NATURAL LIGHT**
- LOTS OF WINDOWS**
- OPEN FLOOR PLAN**
- 350 SQ FT DECK**
- FENCED YARD**
- MOSS ROCK FIREPLACE**
- WALK OUT LOWER LEVEL**



Beware of Reverse Mortgage Scams

Obtaining a reverse mortgage can be a great way for seniors to access the equity that has built up in their homes over the years, but seniors must learn how to avoid those in the industry who are dishonest.

You must be aware of the reverse mortgage scams. Using an online calculator to get a cash-out estimate for a reverse mortgage is actually a simple process. Most reverse mortgage calculators only require that you input the current value of your home, the balance of your existing mortgage, and the ages of the borrowers. You will then be provided with a reasonably accurate estimate of the money you can receive. Some unscrupulous lenders are plugging in inaccurate interest rates in their online calculators, causing inflated cash-out figures.

All reverse mortgage lenders must be approved by the Department of Housing and Urban Development to offer HECM reverse mortgages. Check the HUD website to verify that your reverse mortgage lender is truly authorized to originate HECM reverse mortgages.

The federally insured Home Equity Conversion Mortgage (HECM) does not have an equity sharing or shared-appreciation feature. Any increase in equity belongs to the homeowners and/or their heirs. Stay away from anyone offering the senior the "opportunity" to obtain more money in exchange for giving up a percentage of the future value of the home.



**OPENING DOORS
AND CLOSING DEALS!**

CALL

LINDA PINKUL

For ALL Your Real Estate Needs!

303.956.4068



SPECIAL BENEFITS TO COLDWELL BANKER CLIENTS

Lowe's in cooperation with the National Association of Realtors and Coldwell Banker have teamed up to provide Coldwell Bankers clients with a 10% discount on their next purchase of products AND installation services at Lowe's.

Here's how it works:

Your special offer coupon that cover 10% off products AND installations services will be mailed on behalf of your Coldwell Banker Sales Associate. This one-time use coupon is good for 10% off a gross combined purchase of \$10,000 in products AND installation services through Lowe's. If selling your house, the discount enables you to prepare your house for market. And if buying, make your new house your home while saving up to \$1,000.

http://www.mountainhomesofdenver.com/PDF/lowes_10percent_off.pdf

I NEED BUYERS FOR THE FOLLOWING HOMES:

- 10 ACRES, 6400 SQ FT, LUXURY HOME, CONIFER CO, CLOSE-IN CONVENIENCE, MAIN LEVEL LIVING, QUIET
- EXCLUSIVE, GATED, GOLDEN CO, 4900 SQ FT, HUGE MASTER SUITE, HIGH ON A HILL, MINUTES TO DENVER

I NEED SELLERS FOR THE FOLLOWING BUYER NEEDS:

- SPECTACULAR VIEW, QUIET, UNDER \$1M, NORTH EVERGREEN OR GENESEE LOCATION, MAIN LEVEL LIVING
- TOWNHOME OR PATIO HOME IN LAKEWOOD, LITTLETON, MAIN LEVEL MASTER, GARAGE, NEWER



UNDER CONTRACT

Private 10 Acres

4320 Fin. Sq Ft, 5 Bed, 3 Bath, 3-Car

Upscale Area, Open Floor Plan
Custom Quality Home



UNDER CONTRACT

ROXBOROUGH PARK



UNDER CONTRACT

Peaceful Lake Setting

2270 Fin. Sq Ft, 3 Bed, 3 Bath, 3-Car

Unfinished Basement, Immaculate
Fabulous Neighborhood with Trails



www.LindaPinkul.com

30801 Stagecoach Blvd
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303.956.4068



Exceptional Homes... Exceptional Service!