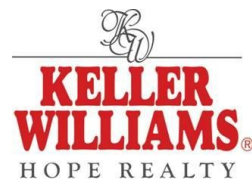


## ABOUT YOUR NEIGHBORHOOD REALTOR



Au plaisir  
de vous servir  
en français



(719) 306-5354  
alinechambre@email.com

### Aline Chambre

Originally from Belgium, I grew up in between Europe and the Caribbean. I am fluent in English, French and Haitian Creole.

Prior to choosing a career in Real Estate I was in the Travel Industry operating my home based Travel Agency. It was during that time that I developed a thorough attention to details and a strong commitment to customer satisfaction. Thanks to the internet where I can still do some travel agency work on the side which keeps me in practice.

Having experienced multiple personal real estate transactions and mainly after having been inspired by one Realtor, in 2002, I strongly felt the desire to start a Real Estate career. I began by selling Timeshare in Florida and now specialize in residential real estate.

I utilize cutting edge technologies and creative custom marketing programs.

More importantly, I listen!

I believe communication and immediate response are imperative to make any business transaction a successful one.

My diligence, and professionalism translate into an efficient and smooth home buying or selling process.

I thrive on continuing education to be on top of the latest innovations and informations. I am currently working on getting my GRI, a designation of a real estate agent who has made the commitment to provide a high level of professional services to better serve and protect their client by securing a strong educational foundation.

As Secretary of the AIES PTO board, I am proud to live in Summerfield with my husband, Paul and my two daughters, Kyona, 9 and Danelle, 8.

I enjoy travel, photography, roller-coasters, ballet, racquetball and skiing.

See you around!

*Aline Chambre*

[www.ResidentialColorado.com](http://www.ResidentialColorado.com)

## NEIGHBORHOOD WEBSITE



Coming soon!

Whether you have lived in Summerfield for a number of years or are new to the neighborhood, I believe you'll find the website quite informative and worthwhile. The main purpose of it is to be the one-stop source of neighborhood and area information to our current residents or newcomers.

You will be able to find useful phone numbers, homes for sale, information on neighborhood schools, a list of most needed providers, newlyweds, new graduates, community events, e-newsletter, school bus stops, covenants, garage sale rules, property tax information and much more... Please email me your ideas to [alinechambre@email.com](mailto:alinechambre@email.com) and I will be more than happy to add it to the site.

## IKEA COMES TO DENVER!



A Swedish retailer offering a wide range of functional home furnishing products at low prices. For the ultimate shopping experience, IKEA offers FREE childcare and an on-site inexpensive restaurant.

There's no opening date set but the 400,000-square-foot store would be located just to the west of Interstate 25 between Dry Creek and County Line Roads, not far from Park Meadows Mall.

IKEA still needs to go through a lengthy process of approval, which will include public hearings and closing the deal on the land. It could be at least a year before ground is broken on the site. Typically, the construction of an IKEA store takes 18 months, according to company representatives. Once ground is broken, the store will begin accepting applications for jobs in Centennial.

Source: <http://www.9news.com>

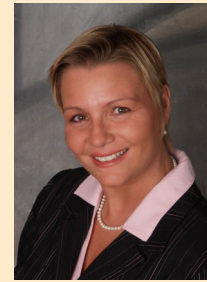
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Issue 3

December 2008



# Summerfield News

FROM YOUR NEIGHBORHOOD REALTOR

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## UNDERSTANDING THE 1<sup>ST</sup> TIME HOMEBUYER TAX CREDIT

Newly enacted legislation provides a tax credit of as much as \$7,500 for buyers who have not owned a principal residence during the three-year period prior to the new purchase.

The key points to remember are:

- Home must be purchased as primary residence.
- You must not have owned a primary residence in the last three years. Vacation homes and rental properties do not affect this.
- Individuals must have a modified adjusted gross income (MAGI) of less than \$75,000 and couples, a MAGI of less than \$150,000.
- The phase-out range begins at \$75,000 and ends at \$95,000 for individuals, \$150,000 and \$170,000 respectively for couples.
- The credit is available for homes purchased on or after April 9th 2008 and before July 1st 2009.
- The tax credit is 10 percent of the home's sale price with a maximum of \$7,500.
- It's a credit and not a deduction!
- You must be US citizen or permanent resident.
- It's truly structured as a tax free loan. You have to start paying back the loan within two years of purchase and make equal payment over 15 years. If you sell at a loss, the difference will be forgiven.

For details, contact John Nudson with Castle Cooke Mortgage at 719-650-6082

Source: <http://www.federalhousingtaxcredit.com/faq.php>



## HOLIDAY LIGHTING CONTEST



Let your Holiday spirit shine! Please join our neighborhood Holiday lighting contest this December. All homes on Melbourne, Rochester and Ogden will be judged based on use of color, special effects and originality of handcrafted displays.

Judging is scheduled to take place Dec 23-25. Houses must be lighted from 6 to 9 p.m. during the judging period.

The winner will be awarded 4 passes to Hollywood Theaters and will have its/her own article in our next newsletter. Good luck!

REAL ESTATE ACTIVITY  
AS OF 09/01/2008 IN SUMMERFIELD

Date Sold	Address	Br/Ba/G	FLR	YB	Fin SQ	Tot SQ	Price	Days on The market
9/05/2008	2410 Dunwood Ct	5/4/3	2	1996	3,515	3,539	\$350,000	391
9/22/2008	3656 Shady Rock Dr	5/3/3	Ranch	2002	4,099	4,204	\$420,000	165
9/26/2008	8920 Gold Bluff Dr	4/3/3	Ranch	2002	4,053	4,156	\$368,500	178
10/02/2008	9225 Dunhill Ct	4/4/3	2	1998	3,415	3,559	\$376,000	102
11/14/2008	2450 Wimbleton Ct	5/4/3	2	1995	3,211	3,273	\$265,000	796
FOR SALE	2510 Wimbleton Ct	5/4/2	2	1994	3,142	3,180	\$289,900	
FOR SALE	2735 Helmsdale Dr	4/4/2	2	1993	3,523	3,546	\$325,000	
FOR SALE	2835 Helmsdale Dr	5/4/2	2	1994	3,454	3,508	\$329,000	
FOR SALE	8825 Grovenor Ct	4/4/3	2	1994	3,339	3,386	\$339,900	
FOR SALE	2725 Helmsdale Dr	5/4/2	2	1993	3,182	3,198	\$349,000	
FOR SALE	8850 Edgefield Dr	6/4/2	2	1993	3,805	4,052	\$349,987	
FOR SALE	2880 Dristol Dr	4/4/3	2	1997	3,933	3,933	\$389,500	

Source: Pikes Peak Multiple Listing Service as of 12/09/2008

SPOOKIEST HOUSE WINNER

Congradulations to Mark and Daleræe on Melbourne and Thorn-creek for making our neighborhood Hallo-ween such a spooky night! The scariest screams were heard all over the neighbor-hood!



I-25 SPEED LIMIT TO BE RAISED



The Colorado Department of Transportation (CDOT) will be raising the speed limit on I-25 between Briar-gate Parkway and Nevada Avenue/Tejon Street from 55 mph to 65 mph.

Following a traffic engineering analysis as required by State Law, CDOT determined that raising the speed limit would be appropriate and safe for current highway conditions.

New speed limit signs are expected to be installed in early December. \*\*\*\*\* Drive safe!\*\*\*\*\*

KNOW YOUR NEIGHBORS

Doug and Cynthia have lived in Summerfield for over 12 years. They now have eight children: Billy, Emily, Katie, Julie, Hannah, Meghan, Molly and Abby, which explains the addition being built since this Summer. In fact, the last four children were born in that house.

Anyone who knows them knows that they are super busy peo-ple. If Doug is not in Denver working, he is either hammering away to get the addition finished or out hunting with the kids.

Cynthia is always on the go! Being a mother of eight, there are always places to go or things to do. Nobody knows how she does it! Not only is she dedicated to her family, Cynthia is always there to help. I can still remember when she didn't hesitate a second to drive a neighbor and her child to the emergency room this summer.

The kids are currently spread out between Rampart, Mountain Ridge, Academy International and home-schooling.

Once in a while Doug, Cynthia and the children will have a fire pit going on where neighbors can gather around and enjoy roasted marshmallows, smores, pineapple and much more...



10 WAYS TO UPGRADE YOUR HOME

There is one thing for sure: a well-maintained, up-to-date home is worth more, whether you are selling or staying put. Below are some ideas on a few re-pairs and updates you can accomplish to keep your home looking great and save some money along the way.

**1. Want vs. Need.** Whether you're plan-ning to sell your home or are simply feathering your nest, make a plan before making any impulse decisions.

**2. New Sink or New Sofa?** Start by mak-ing two lists, upgrades for your home value and upgrades just for you. Up-grades for your home may consist of re-placing old faucets, permanent lighting and doors. Upgrades for you are furniture or artwork.

**3. Tackle One Room at a Time.** Chose a project that fits within your timeframe. Keep your remodel manageable. You'll feel a greater sense of accomplishment.

**4. De-clutter for Profits Later.** Remember, de-cluttering is a form of cleaning. Just as

dirt builds up, so does clutter. Just sell it at our next neighborhood garage sale.

**5. Curb Appeal Matters.** Take a digital photo and look at your home in black and white. When the color is removed the truth comes out! Talk to your neighbors because this affects them to. Curb ap-pear does not stop at your property line. When you're looking at your curb appeal, don't forget the side and rear views.

**6. The Kitchen Rules.** Ask any real estate expert what the number one upgrade with the greatest return is, and the an-swer will be the kitchen! Do a mini-remodel: change the paint, add color with a new backsplash, go stainless steel, put granite countertops and hang a nice wine holder or pot rack.

**7. Beautify Your Bath.** Focus on your faucets. Drop-sinks are old news, people want the under-mount sinks. They like to feel like they are in a spa. Go granite or marble with your countertops. Nix the overhead lighting in favor of wall-mounts

to add warmth and value to your bath-room. Heated floors attract buyers like bees to honey. With an 85% return, in-stall a shower with body sprays and stone surround tile.

**8. Upgrade or Sell?** Look at what it would cost to move, then what it would cost to remodel. Add in the X-factors like friends, schools and neighbors. When all is said and done, you may find you get more equity by staying in your home and re-modeling.

**9. Give Your Home a Check-Up.** You go to the doctor for physical exams and take your car in for checkups. Why not do the same for your house? A home inspection can be a valuable thing, whether you are selling or not.

**10. Finish Your Basement.** This will put your home in a different classification. Buyers will pass over a 3/2 with a 1,000 sqft of unfinished basement and will look at your 4/3 with a finished basement.

Source: hgtv.com