



# Platinum Times

## New Year's Resolution: Going Green!

Not only will you help "save the planet", you will help "save your budget!" A few "Green" tips:

- Install CFL light bulbs. Swapping out one incandescent bulb will save the planet from 150 lbs of carbon dioxide a year! In addition they last 10 times longer and use 60% less energy.
- Turn down your water heater to 120 degrees. This can save you up to \$100 a year in energy bills. Also wrap your water heater with insulating foam for even more savings.
- Install a programmable thermostat. Keep your summer cooling system at 78 degrees and winter heating at 68 degrees. Changing your settings by just 2 degrees can save 2000 lbs of carbon dioxide a year.
- Install ceiling fans. These provide circulation of heat and A/C and reduce bills.
- Make sure your shower heads are 'low-flow'.
- Insulating drapes, shutters and blinds on windows add an extra buffer against the cold winter. Keep them closed, especially at night.
- Use as many recyclable materials in your home as possible to include natural fibers on bedding. Recycling half of your household waste can save 2400 lbs. of carbon dioxide annually.

## Real Estate is Local

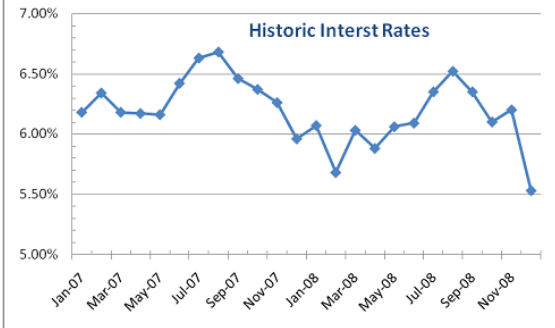
It seems like everyone is working on a plan. This time of year traditionally is when we review and improve how we go about our lives. Current events now demand it. Some hunker down while others seek out opportunity. Most people do both.

The Colorado Association of Realtors website offers some interesting stats. However, looking at trend lines is like reading yesterdays news. Every day presents a new picture. Some information is relevant; Colorado shines when it comes to the Mortgage Obligation to Income ratio. We in Colorado are more financially fit than the glamour markets like San Diego and Miami. Denver and Colorado Springs rate as the "most affordable" Western Markets. We actually have a Pent-up Demand just waiting for a call to action. Many homeowners are acutely aware that the home they are living in does not represent as good a value as other homes they would prefer to live in that are currently on the market. The time to move your equity to the home of your choice is at hand for many Colorado Springs homeowners. Buyers without a home to sell are the most fortunate and will lead the charge. Homeowners with preferred saleable homes are equally potent.

In Marshall Sprague's book, "Newport in the Rockies", Sprague described the feisty and genteel roots we all benefit from. Colorado Springs was founded as a resort community for the well healed by Civil War General William Jackson Palmer. Described as a place of healing for its climate and mineral springs, we grew amidst the adventure and excitement of gold, ranching and manifest destiny.

The true spirit and tenacity of pioneer America is in our DNA. We are a magnet for people that want more out of life and are willing to work for it. Lucky us!

## Interest Rates at a Glance



**Garlic Jim's Famous Gourmet Pizza**, the first and only gourmet carry-out and delivery pizza chain is proud to announce the opening of their first location in Southern Colorado. Our Springs Ranch store is located at 3735 Bloomington Street in the Springs Ranch Shopping Center at Powers & N. Carefree.

Garlic Jim's Famous Gourmet Pizza is the first pizza franchise to focus on quick delivery pizza made fresh with gourmet toppings. Garlic Jim's in-store system and team member training allows them to make pizza in 15 minutes or less "from order to out the door," thus pioneering the concept "Gourmet, Right Away!" At Garlic Jim's the term 'gourmet' signifies more than just the finished pizza - it refers to the finest ingredients: fresh packed sauces, 100% fresh, whole-milk mozzarella and fresh signature dough made daily. We also offer gluten-free pizza.

For catering information, call 719.591.JIMS (5467). Open Monday - Thursday from 4 pm - 10 pm, Friday & Saturday from 11 am - 11 pm and Sunday from 11 am - 10 pm.

**↑ Isn't it time for a PIZZA UPGRADE?™**



**Colorado Fun Fact** — The slogan of "Pikes Peak or Bust," painted across many of the prairie schooners, was born at a time as fortune hunters headed west. Although only a handful of those who flocked to the region ever found gold.





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### YES, VIRGINIA YOU CAN GET A MORTGAGE!

In these tough economic times rumors abound about the tightening of the mortgage market and the ability to find financing. But, truth be told there is still money out there and now is probably one of the best times to be on the hunt.

Interest rates are the lowest they have been this year (5.38%) and inventory is at an all time high. It is a great time to buy your first home, move up or down-size.

Be looking at sources that you may not have considered before. One of the best is **Credit Unions** and you don't have to belong to one to apply for a mortgage. This source is good for you and good for the local economy because they are non-profit, local institutions that have money to invest.

There are still **FHA & VA Loans** available at competitive rates and this is time to think about **Investment Properties** too. And, if the Government approves the proposed **4.5% Mortgage Interest rate** the market will really open up for purchasers. Just an FYI – this rate will not apply to re-financing your existing mortgage.

**But here are a couple of things to consider before you start looking:**

- **Get a copy of your credit report (You are entitled to one free copy per year) and check your credit score**
- **Shop and Compare – if it sounds too good to be true it probably is – 100% Financing is a Thing of the Past.**
- **Look at Service after the sale – On-Line Banking, Mortgage Sale Ratio and good customer service are all things that point to a strong company behind the loan.**
- **Always get a good faith estimate from each lender**
- **Be Patient, especially if you are looking at a short sale or foreclosure purchase**
- **Contact your REALTOR to guide you through the process and find the right property and Lender**

SO LET'S GET STARTED – A NEW YEAR – A NEW HOME

#### Platinum Spotlight - Congratulations to Platinum agents Debbie Reardon and Brad Ausmus.

**Debbie** was recently honored by nationally known motivational speaker, Brian Buffini. Brian invited Debbie to join his 2009 Peak Performers, a hand-picked group of individuals from across the country who have risen to the top of their profession.

**Brad**, partner in the custom homebuilding company, Alliance Homes, was recently honored by Penrose St Francis Health Services for his part in the construction of John Zay Guest House, a home away from home for patients receiving extended treatment at Penrose Hospital, as well as their family members.

#### December Trivia Question

“Our own Ft. Carson Army post was named after whom?”

**Everyone who e-mails the correct answer to [Missy@BuywithMike.com](mailto:Missy@BuywithMike.com) by December 20<sup>th</sup> will be entered into a drawing for a \$25 gift certificate to P.F. Changs!**

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