


**Ronnie Young**

**From:** Info Roshek  
**Sent:** Friday, January 04, 2008 4:11 PM  
**To:** Ronnie Young  
**Subject:** January Roshek Report

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## The Roshek Report

*"Building Lifetime Friendships, One Home at a Time"*



Welcome to the first edition of the Roshek Report for 2008. We hope you had a wonderful holiday season with family, friends and great memories. We are looking forward to the new year and are eager to help you with all your real estate needs. As always, please visit us at <http://www.pikespeakregion.com/>.

***In This Month's Issue***  
***January's Featured Home***  
***Statistics for December - Teller County***  
***Statistics for December - El Paso county***  
***News on the Mortgage Front***

***January's Featured Home***  
***147 S. Mountain Estates Road***  
***Florissant, CO***  
***MLS #567180***  
***\$249,850***



Contact Us for a  
 your real estate need  
 (719)687-153



**3 Bedrooms  
3 Bathrooms  
2,030 Sq. Feet**



**Vaulted  
Ceilings &  
Fireplace**



**Built in 2007  
New  
Construction!**



**Stucco & Stone  
Exterior  
2 Car Garage**



**You'll fall in love with this brand new home in gorgeous mountain setting. The spacious family-friendly floor plan features 3 bedrooms on the main level, vaulted ceilings, large family room and superior craftsmanship throughout. This warm & welcoming home will be a delight for family fun & entertainment with that great mountain flair!**

***Statistics for Teller County  
December 2007***

**All Teller County Residential Solds  
Dec-07**

Address	Area	Style	Bd/Ba/Ga	Sq.Ft.	Price
115 Placer ST	CCV	RAN	2,2,0	1,632	\$134,000
11989 Highway 67	CCV	2	3,3,2	2,504	\$320,000
56 Sildona TR	DIV	RAN	3,2,0	1,842	\$92,900
1264 Ridge RD	DIV	RAN	2,1,0	1,020	\$119,000
380 W Lake DR	DIV	2	3,2,2	1,220	\$159,000
4060 Omer DR	DIV	1.5	3,2,0	1,350	\$165,000
809 Ridge RD	DIV	1.5	4,4,2	2,604	\$175,000
169 Tawatsy LN	DIV	RRH	3,1,0	1,536	\$167,000
222 Saguache DR	DIV	2	3,2,0	2,686	\$179,860
124 Cradle Lake DR	DIV	RRH	3,2,3	2,240	\$235,000
643 Divide South DR	DIV	RAN	4,3,2	2,232	\$265,000
791 Kiowa RD	FLO	RAN	3,2,2	1,344	\$65,000
30 Rhyolite LN	FLO	RAN	3,2,0	1,568	\$136,500
32 Westpoint CR	FLO	1.5	2,2,0	1,118	\$160,000
1130 Sundance ST	WPK	RAN	3,1,1	1,008	\$123,700
1217 Michael LN	WPK	RAN	2,1,1	1,127	\$161,200
749 Apache TR	WPK	2	3,2,2	1,500	\$170,000
1010 W Bowman AV	WPK	RRH	5,2,1	2,304	\$198,500
709 Valley View DR	WPK	2	3,3,2	2,031	\$243,000
135 E Ridge DR	WPK	RAN	4,2,2	4,058	\$241,550
1098 Ponderosa WY	WPK	5+	5,3,2	3,104	\$245,000
215 Rutgers PL	WPK	1.5	4,3,2	2,108	\$267,830
1702 Sunshine CR	WPK	2	3,3,2	4,614	\$285,000
182 Bluebird Hill RD	WPK	RRH	4,3,4	2,470	\$297,500
740 Old Wagon TR	WPK	RAN	3,2,6	2,188	\$360,000
1217 Stone Ridge DR	WPK	RRH	4,3,3	3,040	\$394,643



For the Month of December 2007

	Woodland Park	Divide	Florissant	All 3	All 3 Dec 06
# Sold	12	9	3	24	32
Low	\$123,700	\$92,900	\$65,000	\$65,000	\$39,000
High	\$394,643	\$265,000	\$160,000	\$394,643	\$552,000
Average	\$248,993	\$173,084	\$120,500	\$204,465	\$245,695
Median	\$243,275	\$175,000	\$136,500	\$198,000	\$219,950
% of LP Rec'd	95.20%	96.90%	95.70%	95.90%	97.40%
# Active	\$168	\$92	\$114	\$374	\$374
# Under Contract	\$20	\$16	\$8	\$44	\$44
% U/C to Active	12%	17%	7%	11%	11%

**So... 1 in every 15 homes sold this month and 1 in every 8.5 homes went under contract!**

*Statistics for El Paso County  
December 2007*

### Activity for El Paso County December, 2007

Area	New	Avg LP	Under		Sold	Avg SP	%SP/LP	Avg DOM
			Contract	Avg LP				
BLA	42	\$463,529	9	\$272,795	5	\$376,088	93.82%	107
BRI	39	\$360,137	22	\$309,158	15	\$338,396	99.67%	155
C/R	5	\$269,880	0	\$0	2	\$149,950	88.24%	115
CEN	45	\$183,562	17	\$221,141	9	\$206,937	95.27%	54
EAS	38	\$205,585	14	\$171,407	10	\$198,030	97.21%	63
F/V	63	\$166,546	18	\$168,366	25	\$168,314	97.60%	118
FAL	19	\$239,385	7	\$257,445	10	\$200,792	97.13%	75
MAN	4	\$332,400	2	\$622,500	2	\$338,000	96.59%	257
N/E	44	\$260,679	23	\$206,632	22	\$233,227	96.64%	85
N/W	26	\$300,529	6	\$320,808	11	\$335,534	96.70%	75
NGT	15	\$376,898	10	\$320,279	7	\$330,068	98.65%	147
OCC	13	\$227,407	12	\$180,250	4	\$150,923	96.83%	121
PEY	3	\$292,966	1	\$259,900	0	\$0	0.00%	0
PWR	66	\$222,753	20	\$248,635	9	\$173,620	96.68%	75
S/E	34	\$136,946	22	\$141,889	11	\$162,054	97.83%	83
S/W	42	\$421,612	15	\$342,540	9	\$309,664	97.47%	151
TRI	33	\$451,512	5	\$310,679	6	\$450,531	99.25%	74
UTE	0	\$0	1	\$550,000	1	\$510,000	92.73%	182
WES	12	\$254,350	4	\$184,450	3	\$181,033	95.65%	117
Totals	543	\$287,037	208	\$282,715	161	\$267,397	96.44%	114

### Activity for El Paso County December, 2006

Area	New	Avg LP	Under		Sold	Avg SP	%SP/LP	Avg DOM
			Contract	Avg LP				
BLA	41	\$381,773	15	\$355,836	12	\$440,662	99.45%	86
BRI	28	\$320,597	22	\$262,491	20	\$331,012	101.73%	70
C/R	4	\$190,700	1	\$105,000	1	\$135,000	94.41%	68
CEN	51	\$200,716	14	\$260,268	20	\$162,480	98.04%	60
EAS	33	\$179,196	29	\$191,017	15	\$184,066	98.53%	68
F/V	80	\$187,670	35	\$185,649	17	\$196,626	99.29%	77
FAL	16	\$222,082	10	\$236,877	14	\$213,343	97.53%	96
MAN	7	\$335,771	5	\$316,960	6	\$244,208	97.89%	48
N/E	69	\$289,579	25	\$252,592	21	\$267,441	97.57%	60
N/W	24	\$329,294	12	\$203,391	6	\$272,775	95.19%	74
NGT	10	\$336,731	8	\$425,108	6	\$409,983	97.51%	138
OCC	9	\$202,588	4	\$181,675	7	\$207,585	96.52%	154
PEY	3	\$327,333	1	\$124,900	0	\$0	0.00%	0
PWR	67	\$235,138	41	\$235,409	19	\$219,417	98.21%	107
S/E	62	\$150,453	35	\$132,009	19	\$143,978	99.61%	75
S/W	29	\$306,698	20	\$261,077	20	\$285,903	97.94%	110
TRI	32	\$478,347	17	\$459,448	9	\$345,495	96.03%	131
UTE	0	\$0	1	\$239,900	2	\$287,450	95.83%	93
WES	17	\$217,858	12	\$286,248	5	\$224,880	93.86%	131
Totals	582	\$271,806	307	\$248,202	219	\$254,016	97.51%	91

Residential Solds December 2006 = 219

Residential Solds December 2007 = 161

Down 27% for Same month last year

*Statistics for El Paso County  
2006 and 2007*

### Activity for El Paso County Jan - December, 2007

Area	New	Avg LP	Under		Sold	Avg SP	%SP/LP	Avg DOM
			Contract	Avg LP				
BLA	1,189	\$443,449	459	\$373,990	458	\$345,328	92.92%	103
BRI	1,413	\$329,688	829	\$319,043	813	\$314,292	98.52%	85
C/R	123	\$216,200	41	\$180,701	38	\$180,488	96.64%	123
CEN	1,447	\$202,313	668	\$202,667	641	\$195,418	97.36%	80
EAS	1,417	\$190,451	759	\$183,338	752	\$180,767	98.25%	77
F/V	2,297	\$190,669	1,084	\$183,960	1,072	\$180,523	98.58%	82
FAL	746	\$235,074	352	\$225,174	336	\$218,352	97.28%	95
MAN	173	\$375,670	76	\$360,120	72	\$316,158	95.32%	111
N/E	2,019	\$247,702	1,052	\$233,838	1,038	\$229,557	98.28%	75
N/W	902	\$339,438	495	\$317,459	483	\$310,579	97.45%	84
NGT	640	\$435,454	285	\$402,735	283	\$399,094	97.29%	111
OCC	534	\$199,209	232	\$185,158	223	\$181,070	97.47%	85
PEY	122	\$346,540	52	\$294,619	46	\$279,470	97.13%	120
PWR	2,373	\$219,873	1,190	\$213,828	1,180	\$210,804	98.80%	82
S/E	1,650	\$146,612	809	\$141,986	773	\$139,897	98.26%	79
S/W	1,464	\$429,027	707	\$377,218	702	\$362,052	96.21%	92
TRI	1,235	\$481,503	491	\$439,536	493	\$427,744	97.40%	102
UTE	77	\$342,300	29	\$241,724	30	\$243,816	102.15%	151
WES	470	\$336,774	221	\$304,098	228	\$293,567	96.21%	81
Totals	20,291	\$300,418	9,831	\$272,694	9,661	\$263,630	97.45%	95

### Activity for El Paso County Jan - December, 2006

Area	New	Avg LP	Under		Sold	Avg SP	%SP/LP	Avg DOM
			Contract	Avg LP				
BLA	1,043	\$418,742	531	\$380,024	510	\$368,494	97.79%	102
BRI	1,470	\$315,911	1,008	\$308,275	1,014	\$310,097	99.41%	63
C/R	141	\$180,889	59	\$157,446	59	\$166,608	97.36%	110
CEN	1,456	\$204,229	802	\$193,311	772	\$188,130	98.18%	71
EAS	1,571	\$193,907	988	\$182,881	941	\$180,693	98.71%	66
F/V	2,242	\$189,553	1,307	\$182,082	1,243	\$180,126	99.11%	61
FAL	690	\$241,138	374	\$228,867	342	\$223,455	98.75%	70
MAN	197	\$364,734	102	\$288,298	95	\$284,562	96.67%	76
N/E	2,071	\$249,605	1,272	\$230,925	1,256	\$227,285	98.76%	64
N/W	930	\$325,587	620	\$306,822	631	\$305,492	98.89%	79
NGT	600	\$412,451	383	\$405,790	393	\$397,607	99.27%	76
OCC	476	\$198,529	274	\$178,421	267	\$177,590	98.56%	110
PEY	121	\$374,607	49	\$283,048	50	\$280,126	97.14%	120
PWR	2,441	\$217,273	1,490	\$215,598	1,417	\$213,458	98.98%	66
S/E	1,685	\$149,425	971	\$147,631	923	\$146,997	99.32%	67
S/W	1,482	\$402,047	829	\$346,202	800	\$339,711	97.01%	82
TRI	1,212	\$485,012	652	\$423,898	654	\$414,730	98.10%	92
UTE	97	\$369,155	40	\$295,684	44	\$277,757	95.89%	71
WES	508	\$353,082	314	\$285,322	306	\$277,658	97.29%	82
Totals	20,433	\$297,151	12,065	\$265,290	11,717	\$261,082	98.17%	80

Residential Solds Jan 1, 2006 to Dec 31, 2006 = 11,717

Residential Solds Jan 1, 2007 to Dec 31, 2007 = 9,661

Down 18% for year total from 2006 to 2007

If you would like more information about your specific neighborhood, please email [Info@TheRoshekGroup.com](mailto:Info@TheRoshekGroup.com)

## News on the Mortgage Front

### BEWARE OF MORTGAGE SCAMS

With the current U.S. mortgage situation in a state of flux and foreclosures at all-time highs, scams ramped. And while the majority of lenders, large and small, are honest businessmen, there will always be a few who will grasp any situation to profit from dishonesty. These unscrupulous individuals frequently target the frailest members of society as their primary marks, including old people, those in terrible financial straits and those who are deeply in debt with few escape options. The current mortgage market fallout represents a golden opportunity for the dishonest.

Rapacious lending is a word that defines unjust mortgages. They are usually targeted toward people who are desperate to refinance and willing to take risks in order to solve short-term crisis situations in their lives. This includes people under the yoke of crushing debt who would do virtually anything to escape from it and those seeking a foreclosure rescue situation. In this mental and emotional state, they are ripe pickings for the mortgage scam artists.

The only way to truly avoid mortgage scams is to be educated about how they work so you can recognize the signs. Or to borrow only from larger, established lenders who have well-known reputations. The latter, of course, is usually not an option when you're on a sinking ship devoid of life rafts. One does not need to be an expert to understand and recognize the hallmarks of a scam; merely to be sufficiently aware of them and take adequate time to carefully consider the details of any offer. The old adage, "If it seems too good to be true, it probably is" definitely applies here. In today's financial climate, foreclosure rescue scams are on the increase.

The most important thing to look for when searching for a mortgage, especially under difficult circumstances, is an honest, reputable lender. If you don't know the company, a quick call to your local Better Business Bureau will alert you to any lodged complaints about the lender company. Remember that mortgage scam artists will promise you anything to get a signature on the loan contract, but may not deliver what they promised. Read all the fine print. Ask questions. Demand answers before signing.

The actual details of mortgage foreclosure rescue scams are many and complex. In these days of mortgage market fallout mess, they are all too common. It is far better to protect yourself before hand than to try to escape from the scammer after the fact.

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