

Jim'sJournal.net

News To Help You Save Time and Money

Jim'sJournal.net— Jim's Blog Online

Exciting Insight For You In 2012!

I have two really potential life changing ideas for you going into the New Year!

The first one is about coming to one of my live "Home Seller Workshops" in the New Year. The second is regarding a new way of eating called "Eating Healthy the Paleo Diet Way". I am so excited to bring these into your life for the New Year!

I will be holding these Home Seller Workshops once a month so you will have plenty of opportunity to come and learn more about how to prepare your home for a future sale. Even if you are not going to be selling your home in the near future I highly recommend you plan on attending at least one of these seminars I am conducting in the New Year. I will be reviewing the 5 most important points you need to handle before you would ever put your home on the market. I will be holding them at two different locations in the Littleton area. I will be emailing and notifying you in social media when the dates will be and how to register online for the events.

The second life changing process is known as the Paleo Diet. Most people I know have never heard of it. The word Paleo comes from the word Paleolithic. Paleolithic Nutrition is the diet of our ancient Paleolithic ancestors. Our prehistoric predecessor's natural instinct was the largest gift they gave us. I will be presenting to you this way of eating on my new video show starting in January 2012! I have personally committed to this diet along with 23 other people and we were led on weekly phone calls with a Paleo expert, Kinsey Jackson, during a 30-day challenge. After the 30 days I feel stronger, have more energy and my system feels cleaner! I also ran a 5k on Thanksgiving Day and ran my best time in years! If you want to lose weight or even cure a disease Paleo might be your answer. Maybe you are like me and just want to feel and look better and want to optimize your health. As far as I am concerned this is the best way to feed our bodies. Our leader now only 32 years old had rheumatoid arthritis and after she began her diet within a few short weeks she was able to walk and function as a normal human being. For now feel free to "Google" the topic and be sure to watch for my video show on my blog or YouTube.

Jim Urban

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January 2012 Quiz Question: If you traveled due west from Tokyo, what country on the mainland of Asia would you hit first?



Everyone who faxes, e-mails or calls in the correct answer by the 18th of this month will be entered into a drawing for an Office Pizza Luncheon delivered by Jim A. Urban (up to 12 people) If you work out of your home or do not have an office, let us know and Jim can still deliver pizza or drop by a gift card for Macaroni Grill. Phone – 303-933-7000 Fax – 303-459-6822 or E-mail ALeeca@HomeReferralTeam.net
(Note: Same winner/household can only win 2 times in one year)

December 2011 Quiz Question/Answer: How many years does it take for most Pine Trees to grow to six feet, the average height of a Christmas Tree?

Answer: Ten Years

Source: www.wikipedia.org



A Dad's Lesson In Integrity

A father who had been laid off from his job had been watching expenses closely for months. But he'd made a promise to his two sons, who were twins that he'd take them to a nearby amusement park for their tenth birthday. When the day came, the father withdrew some money from his savings and he took his two sons on the bus to the amusement park. When they reached the front gate, he saw a sign: "General admission: (ages 10 and up) \$10." "Children under 10: \$5." If he'd come a day earlier, the father realized, he could have saved 10 dollars – five for each of his twin sons. But with a sigh he led the boys up to the ticket window and said, "Three general admission tickets, please." The woman in the booth looked them over and smiled. "How old are you boys?" "I'm 10 years old today," said one son. "So am I," said the other. "We're twins!" The woman leaned forward. "you know," she whispered, "you could have asked for two 'Under 10' tickets, and I never would have known." "Yeah," said the father, "but they would have."

Remember that actions speak louder than words, especially to kids.

WELCOME NEW CLIENTS

Here are some of the new clients who have become members of our "Real Estate Family" this past month.

Please visit www.HomeReferralTeam.net in the Buyers center and enter the MLS#'s below to learn more about these new Homes for Sale!

- ❖ Seller MLS # 1051797 – Mike Beutz (Repeat Client)
- ❖ Seller MLS #1052398 – Larry & Vance Sample (Repeat Clients)
- ❖ Seller MLS #1054196 – Mike Beutz (Repeat Client)
- ❖ Seller MLS #1054167 – Bank of America (Repeat Client)

Urban Companies Movie Production!

Details Below To
Watch!



Jim is excited to let you know that he has produced an informative and entertaining video that you can now watch that describes what a first class Real Estate transaction might be like, as if you were flying in first class airliner!

Meet the Urban Companies Team as you watch and prepare yourself for your next home sell or purchase experience. And make sure you tell your family and friends about this movie!



View at

www.HomeReferralTeam.net

Jim's Favorite Referral List

(Get Complete List at: JimsJournal.net)

(Updated Monthly!)

- ◆Chimney Sweep & Repair.
Chris Jenks 303-232-5687 Since 1980
- ◆Zero Res carpet cleaning. Dir. 303-471-5150 or
303-710-6560
- ◆D.G & S Electric Service INC- Tim
Residential & Commercial 303-761-0630
- ◆Ross Landscape & Irrigation
Chris Hm 303-933-3350 or cell 303-946-3503
- ◆Premiere Travel - Dean R. Blatter, President
303-9868603, dean@premieretravelcruises.com
- ◆Bowman Tree Service - Trimming and Removal,
Stump removal, consulting certified Arborist.
Call Rick! Licensed & Insured 303-478-8195
- ◆Ken Caryl Painting - Rick Kubacki 303-948-0741
- ◆Colossal Painting - Louie Barrella 720-231-8809
- ◆Website Development/Maintenance
Dan Luevano 303-522-7555
- ◆Mac-Vik Plumbing - Andy Vic Owner 303-279-7971
- ◆Master Plumber - Greg Italiano Since 1979.
Cell 303-994-8499. All work with the exception of
sewer cleaning & stoppages.
- ◆Bryon Johnson - Master Plumber all service
plumbing, sewer cleanout - bathroom remodel
Visa/MC 303-979-0105
- ◆Pinnacle Mortgage Group, Derek A. Couse -
Mortgage consultant. Cell 303-913-4057
- ◆Elizabeth Leon Harris. Mac 5 mortgage
303-969-8774
- ◆Cherry Creek Mortgage
Char Atencio 303-488-0435
- ◆Attorney Michael C. Beutz in US Bank Bldg Bowles
& Wadsworth. 303-972-0606.
- ◆Douglas J. Traeger Attorney At Law 650 S. Cherry
St. Suite 850 Denver CO. 80246 (also offices in
Arvada & Parker) 303-329-4670
- ◆Club USA Near Belleview and Wadsworth. Contact
Jackie @ 303-979-7772 X108 and mention Jm Urban
to get a free 2 week family membership
- ◆Staging & Organizing Services for your home and small
business Cherice Steinhour -303-902-9917

- ◆Hodapp Construction Home Remodiling: kitchen,
bathrooms & basements. Quality!
Ed 303-420-7143 Cell 303-981-6338
- ◆Paragon Graphics & Printing Keith Hann
303-753-1826 2175 S. Jasmine St. #107 Denver, CO.
80222 Family Printing Since 1965.
- ◆Hanna Insurance Agency,
Ron Hanna Independent- Broker 303-423-9240
- ◆Health Source of Littleton-Chiropractor a natural path
to restoring & maintaining optimum health.
Dr Cotter 303-904-9994
- ◆Concrete Doctor Corp. 303-988-2558
- ◆EMW Carpet, vinyl, hardwood & tile
Eric 303-744-2754
- ◆Coventry Carpet Scott Johnson 303-768-8599
- ◆Masterpiece Cakeshop - located in Mission Trace
shopping center 303-986-3110 and near Jewell &
Union. 303-763-5754 Birthday & Wedding Cakes.
- ◆Efficiency Garage Door Service Repair/replacement
of garage door & door opener. 303-759-3437
- ◆Foothills Heating & Cooling LLC.
Dan 303-973-2706
- ◆Vango Inspections
Jason T. VanGotten owner 303-250-8444
- ◆World Group Securities, Inc. Paul Redd Investment
advisors internationsl Inc.
303-478-2519 & 720-274-9681
- ◆Unwanted Appliance Removal 303-430-7142
- ◆Specialized Home Services - TroyTaylor Appliance
repair, General Plumbing & Electrical.
303-232-2850 or cell 720-341-4031
- ◆Fence Repair/Replacement
Vern Trader 303-875-6987
- ◆Wheat Ridge Cyclery - Bicycle needs, selection and
service! 303-424-3221
- ◆Renovations & remodeling contractor - Classique
Colorado Inc - Dan Nicholous 720-298-0824
- ◆Helping Hand Handyman Services
Rick Vancil 303-973-8469
- ◆Colorado Elite Limousines - Rich 303-933-4600
- ◆Mold Remover, Crawl space work, sump pits etc.
Doug Novotny at All Clean Restoration 720-495-1397
- ◆Fast Glass, Residential glass & screens
Tom Bone 720-849-1810
- ◆Window Repair - Highlands Ranch Glass Company
Inc. Gary Erickson & Joel Erickson 303-804-0804
- ◆Aaron Glass & Replacement - Whole house window
replacement Everett Major 303-933-1003 (Great
selections from wide variety of window companies)
- ◆Two Men with BIG HEARTS moving & Storage Set
appointment Don 303-292-9200
- ◆Best Blinds 4U! Factory Direct custom fit. Best
prices/service Free in home estimates
contact Paulette Ballantyne at 303-875-7664
- ◆"Klassy K the D.J." Mobile Music System
Kelly Everett-Mielens 303-232-3966 or
cell 720-984-3380
- ◆Al Jones on Sax! Receptions, Romance, Parties,
Dinner 303-210-9413

- ◆Tool Time LLC - Tim Allons 303-495-8644
- ◆Gregory Lock & Key - Becky 720-290-1119
- ◆State Farm - Mike Bailey Agent, CLU
303-988-3434 www.mikebailey.biz
- ◆Tranquility in Motion - Massage Therapy
"the spa that comes to you"
Angela MacGregor 303-591-4996
- ◆H&R Block - Jerry Dodd Senior Tax Advisor
303-794-0775
- ◆Bruce N. Barker Enrolled Agent individual,
corporate, partnership, trust and estate taxes. Financial
planning offered. 303-730-8898.
- ◆Collision Works, Collison Repair, Hail, Painting. 1/2
mile south of c-470 and two blocks west of Sante Fe.
303-791-1900
- ◆Keyboard Carriers- Piano Moving & Storage
303-733-7117
- ◆Linda Hatch, Home Staging Consultant
303-945-5028
- ◆L&S Sprinkler, Inc
Lance Fertitta 303-933-0971, Cell 720-320-8068
- ◆Newton Ceramic & Stone
Chad Newton 720-382-4790
- ◆All Junk Removal - Scott Rench 303-991-0128
- ◆Windshield Doctor
Ed Ciebiera owner 303-888-3210
- ◆Q.F.S. Quality Fireplace Solutions
Kathy Davis 303-946-6535
- ◆J & K Roofing, Gutters, soffits
Chris Hukie cell 303-472-6100 or 303-425-7531
- ◆Mountain Aire Heating & Cooling
Paul Colonell 303-862-3990 or cell 720-291-0272
- ◆Juice Plus - your whold food insurance policy
Marilyn Taylor 303-437-0020
- ◆Anti-Aging - Protandim
Shelly Piaggio 719-209-0197
- ◆Chimney Sweep & Repair, Chris Jenks, also wood
stove & pellet stove installing & masonry repair since
1980 303-232-5687, Cell 303-246-7036
- ◆Bethany Jackman Photography 801-473-7758
- ◆Notary Service- Free by Jim A. Urban your real estate
consultant. Cell: 303-588-7000. Another service for
you as a gift from Jim. House Calls Too!

Note from Jim... I am on the look out for the best possible referrals to give my friends and clients. I have had good service with these references and they have been tried and tested, but I don't guarantee their work. If any of these references show poor work or service please notify me ASAP and they will be removed after two complaints. If you would like to add your business to "Jim's Favorite Referral List" Please give Jim a call @303-588-7000 so he can set up a time to meet personally with you and discuss your business.

Client of the Month

Congratulations to our Client(s)
of the Month:

Camille Lilly

For referring friends, family & co-workers to Jim A. Urban our Client of the Month receives a Jamba Juice gift card!! When the referral turns into a closing our Client of the Month will receive a special gift card!

We want to treat you too if you refer others our way!

HOW TO GET FULL ACCESS OR A COPY OF THE "FAVOITE REFERRAL LIST FOR 2"

◆ Just log onto www.JimsJournal.net and go to the categories link and click on "Jim's Favorite References i.e. Painters, Handyman, Contractors etc" to view my entire list!

◆ or e-mail or call Jim and let him know if he can deliver or mail an up to date **full version** hard copy!

Jim@HomeReferralTeam.net



Jim A. Urban
"Your Friend in the
Real Estate business"

**urban
companies**

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What To Do When The Appraisal Comes In Low

Recently I was helping a client who had to make a move when I sold her house and she ended up downsizing to another home. In her case she had to move in with her parents for awhile until her new home loan was processed. During this loan process the appraisal came in \$8,000 lower than our sales price so we had to figure out what to do next.

A very natural first response was the buyer did not want to pay over the appraisal amount and the seller of course was concerned about getting less than originally agreed upon. In this case the buyer was having the seller pay their closing costs, which was close to \$4,000. Fortunately my buyer had received more out of her house when she sold her home than we expected, so she had some extra cash and decided to pay her own closing costs if the seller would agree to split the difference by bringing the price of the home down to the appraised value and then the buyer would pay her own closing costs. It was a win win situation for everyone because my buyer was paying \$8000 less for the house than originally planned and the seller didn't have to pay the buyers closing costs anymore.

Not all transactions work out as well as this transaction did when it comes to low appraisals, but this shows you how we solved this issue in this case. In an unsettled world with market shifts and news that is sometimes frightening, more often than not issues like this can arise. Having said this if it's not one thing it's another and I am here to help you through the maze of roadblocks along the way so that we can keep moving forward.

Who is the next person you know that could use my help right now? Yes the winter months are cold and busy with the Holidays but I have found that real estate keeps on ticking all year long. So if you or someone you know is in need of advice, please don't hesitate to contact me for help!