

TESTA *monial*

WINTER
2013

Beverly Testa, RE/MAX Hall of Fame, Chairman's Club, Platinum Club

Bachelor of Science Business-Marketing, Certified in Corporate and Individual Relocation, New Home Builder Specialist, Certified Residential Specialist, Luxury Homes, Internet Specialist, Graduate Realtor Institution, First Time Buyers and Sellers, MetroList Certified Professional, Accredited Buyer's Representative, Certified Distressed Property Expert



BEVERLY TESTA

BS, CRS, GRI, ABR, MCP, e-PRO, CDPE

RE/MAX Hall of Fame, Chairman's Club,
Platinum Club, 5280 Magazine Five Star Agent
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Do you know someone considering a move? I appreciate any referrals from you and value your confidence in my ability to help a friend or family member. Thank you for allowing me to be your Real Estate Resource! Call me at 303-995-1183

Another "TESTA *monial*"

Bev was recommended to us by a colleague with very high standards, so we knew she was exemplary to begin with. We were looking for a home during a very tumultuous time in the market, so our search took longer than expected and demanded greater patience and tenacity than usual. Bev made us feel like we were her number one client by giving the time and expertise we needed for our relocation. She is an excellent communicator, very responsive, always willing to answer questions and exceedingly knowledgeable in her field.

- Mark and Jan



★★★★★

Zillow All Star Agent

The Zillow All-Star badge has been awarded to Bev Testa because she shares her real estate knowledge and helps others by contributing high-quality content. She answers community questions and providing enhanced listing information on Zillow.



Trulia VIP Agent

Trulia VIPs are the top members of the Trulia Voices community. As a designated VIP, Bev Testa consistently posts real estate content that is rated helpful to other real estate agents and to the public.



5280 Magazine

For many years, Bev has been a top scoring real estate agent in the Denver metro area according to 5280 Magazine honoring her with the prestigious local title of "Five Star Professional" This award is research based and recognizes outstanding service professionals.

"FROM MY HOME TO YOURS,
I SINCERELY WISH YOU
A HAPPY HOLIDAY SEASON!"

IT WAS THE NIGHT BEFORE CHRISTMAS WHEN ALL THROUGH THE HOUSE, NOT A CREATURE WAS STIRRING, NOT EVEN A MOUSE. THE SIGN WAS INSTALLED IN THE FRONT YARD WITH CARE, IN HOPES THAT THE BUYERS SOON WOULD BE THERE.

THE BUYERS WERE NESTLED ALL SNUG IN THEIR BEDS, WHILE VISIONS OF THEIR NEW HOME DANCED IN THEIR HEADS. A GREAT OFFER WAS WRITTEN, THE SELLER SAID YES, WITH BEV TESTA ON OUR SIDE WE'RE ASSURED SUCCESS.

WHEN OUT ON THE ROOF THERE AROSE SUCH A CLATTER, THE INSPECTOR WAS BUSY WITH HIS TALL LADDER. HE CHECKED THE FURNACE AND PLUMBING AND SUCH, WHEN LOOKING FOR ISSUES, HE DIDN'T FIND MUCH.

WITH HOA, TITLE, AND SURVEY COMPLETE, WE ADVANCE TO APPRAISAL WHICH IS NO SMALL FEAT. WHEN WHAT TO MY WONDERING EYES SHOULD APPEAR, A CURIOUS NEIGHBOR ASKING WHO'S MOVING HERE?

YOUR LOAN IS APPROVED SAYS THE LENDER AT LAST, LET'S CELEBRATE CLOSING AND LET'S MAKE IT FAST! MORE SIGNING AND SIGNING, THE DEAL IS DONE, AND BOTH BUYERS AND SELLERS JUST HAD SO MUCH FUN.

NOW CLEANERS! NOW PAINTERS! ALL OF THEM GROOVING!, ON HARDWOODS! ON GRANITE! THESE BUYERS ARE MOVING! TO THE TOP OF THE STAIRS! TO THE TOP OF THE WALL! WELCOME TO HOME OWNERSHIP, MORE CONTRACTORS TO CALL!

Foreclosures Fall 46% in Colorado During the First Nine Months of 2013

- Foreclosure filings plummeted 46.1 percent in Colorado during the first nine months of 2013, compared with the first nine months of 2012, according to a state report.
- The report by the Colorado Division of Housing, showed there were 12,341 foreclosure filings reported from January through September of 2013, compared to 22,894 during the same period of last year. Foreclosure filings during the third quarter of 2013 were at the lowest quarterly totals collected in any quarter since the Division began tracking quarterly totals in 2007.
- "This foreclosure cycle has largely wound down," said Ryan McMaken, economist for the Colorado Division of Housing. "We're looking at a nine- or ten-year low in foreclosure totals for the year."
- All of the state's 12 metropolitan counties reported year-over-year declines in both foreclosure filings totals and foreclosure auction sales totals for the first nine months of 2013, when compared to the same period of last year. The counties with the largest declines in foreclosure filings were Douglas County and Broomfield County with drops of 53.4 percent and 51.4 percent, respectively.
- When adjusted for population size, the counties with the highest foreclosure rates were all found outside the metropolitan areas. The top five counties for the proportion of homes that were in foreclosure during the third quarter were Grand, Sedgwick, Saguache, Lincoln, and San Juan counties.
- "40% drops in foreclosure filings were typical all along the Front Range this past quarter," McMaken said. "And the declines in foreclosures have been seen in every region of the state this year."



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