



Dimes To Dollars Inc.

4th Quarter Newsletter

A Word From The Owners:

What an exciting time to be in Denver and the front range area! Over the past six months the area has received commitments from large companies such as Arrow Electronics, ACE (Aerospace Clean Energy), General Electric, and Coleman to either relocate headquarters or to bring significant operations here. These conglomerates forecast tens of thousands of new jobs to the area. National attention is being focused on a new 1500 room convention center being proposed by the Gaylord Group to be built in Aurora that would only act to solidify Denver as a central commerce hub in the nation. These commitments and forecasts bring additional excitement to a real estate market already showing signs of stability and strength. While there continues to be great opportunity in buying distressed property in this market, home sale numbers continue to increase, while the foreclosure inventory hitting the market has begun to level out. New data shows vacancy rates in single family homes is now below 1.5%! With this shortage of housing, rent amounts continue to increase, and the scrutiny of tenants can become even greater. We are extremely excited about these positive changes and we truly believe our business as well as your investments will see a very positive impact in the upcoming year!

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Real Estate in the News

DENVER RANKS 10th IN THE U.S. ON HOUSING-MARKET STRENGTH.

Denver Business Journal by Dennis Huspeni

Denver ranks 10th out of the nation's top 100 cities in the strength of its housing market, according to new data from market-intelligence firm Hanley Wood LLC. Denver achieved its ranking because its home values are holding steady, its foreclosed-homes inventory is dwindling, and its economy is stronger than most other markets. The net demand for homes here exceeds the supply of new construction, Hanley Wood research shows. Home prices here have been moderate, and though there haven't been any huge gains, the values have hit bottom and are moving up. "You just need to appreciate where you are in Denver, as compared to the rest of the country." - Jonathan Smoke, Executive Director of Hanley Wood. -Read the full story at: www.bizjournals.com/denver/news/2011/10/20/denver-ranks-10th-in-us-on.html

OTHER NOTEWORTHY NEWS HAPPENING IN THE DENVER AREA

Arrow Electronics' HQ Comes To Colorado

www.bizjournals.com/denver/news/2011/10/12/dbj-special-report-arrow-electronics.html

Record Low Vacancy Rate For Denver-Area Rental Homes

www.bizjournals.com/denver/news/2011/05/24/record-low-vacancy-rate-for.html

Gaylord Complex To Create 1,800 Jobs When Complete

www.abcnnews.go.com/travel/wirestory?id=13897358#.tsakssovpky.html

New Portfolio Offering:

Dimes to Dollars Inc., is excited to announce a new portfolio offering! With a focus on investor flexibility, this portfolio is set to begin acquiring properties in February of next year. This portfolio has a focus on the cash flow potential of homes that will be placed in the portfolio, as opposed to current portfolios that have the potential to provide amazing returns to our investors when homes sell. Based on the market conditions in the Denver area, and the track record of Dimes to Dollars Inc., this portfolio will offer a 10% annual cash return to our investors. This return will be paid out annually. As mentioned this portfolio will provide great flexibility to our investors. This fund will be an open-end portfolio that allows for new investment every six months, as well as allowing current investors the ability to remove money from the fund more freely during those same intervals. With the volatility of the stock market, and CD and saving account rates still returning minimal gains, what a great opportunity to invest money with a great return, while still having the flexibility of accessing your money if other needs arise. This portfolio will provide not only the opportunity to invest with cash, but with self-directed IRA accounts as well. Please give Kyle or Andy a call if you are interested or would like to discuss this portfolio in more detail.



Making It A Wonderful Holiday Season!

The Holiday Season is almost upon us, if you are looking for some fun ways to spend some time with the family, here are some great ideas!

The Nutcracker 11/26-12/24

Denver Zoo Lights 12/9-1/1

Ice Skating: The Rink at Belmar 12/10-1/2

Find out more at:

www.denver.org/milehighholidays

1461 Monaco Parkway

Located in the prestigious Park Hill neighborhood, this home is special because it is located on Monaco Parkway, one of the only major thorough-fares in Denver that adds value to a property. This home was built in 1929 and still features the room where coal used to be stored in the basement. It has over 2200 finished square feet with 3 bedrooms and 2 bathrooms. This project will be a full rehab, including a new kitchen, new bathroom, and refinished original hardwood floors. The basement will feature a theater room as well as a brand new backyard entertainment area with a fire pit and grill. While keeping its old world charm this home will be completely new on the inside.

Purchase Price: \$170,000

Est. Renovation Cost: \$52,500

Total Cost: \$222,500

Projected Sale Price: \$300,000

Projected Net Sale Proceeds: \$50,378

Projected Investor Profit: \$25,189