The Monthly Newsletter of Willow Creek Homeowners Association #3

Community Directory

Website: Willowcreek3.com

WC3 Board of Directors: WC3directors@gmail.com

President: Aidan O'Shea Vice President: Jerry Grant Treasurer: Martin Garrity Secretary: Laura Ream Members-at Large: Fred Kremer Bob Bartlett Betsy Alexander

WC3 Manager

Spectrum Commercial Real Estate Solutions Greg Coleman gcoleman@scres.us 303-409-6000 www.DenverCommercial.com

Pool Management:

Perfect Pools 303-795-1191 hb@perfect-pools.com

Swim Team: swim@wc3dolphins.com

Willow Works Newsletter: Porchlink Media, LLC: 720-295-2649 kerri@porchlink.com

Trash Removal/Recycling: Waste Management: 303-797-1600

Willow Creek Women's Club willowcreekwomensclub@gmail.com Chair: Natisha Doherty natisha.doherty@yahoo.com 303-694-0798

Tennis Keys & Pool Keycard: Amanda Phifer: 303-409-6018

Clubhouse Manager: Deanna Mumfrey: 720-933-0785 wc3clubhouse@comcast.net

Letter from the Board

For those who missed the town hall meeting last month, here's a quick overview about the proposed covenant changes regulating parking pickup trucks and restricted vehicles in Willow Creek III.

Single-family homeowners would be allowed to park their pickup trucks in their driveway as well as in their garages — a departure from the current covenant which limits parking in the garage. Unfortunately, the proposed change does not apply to townhome owners since they do not have driveways. As such, pickup trucks must be kept in the garage.

As in the past, owners of restricted vehicles (boats, trailers, campers, recreational, oversized, commercial or inoperative vehicles) are prohibited from parking, storing or maintaining such vehicles within the community. However, the proposal goes one step further by making it clear that the term "community" now includes the properties, public or private streets, on the lots, driveways or anywhere they can be seen from any other lot or from a common area.

The covenant changes go into more detail such as defining the different types of vehicles and limiting the temporary parking of campers and recreational vehicles in the neighborhood.

However, those in attendance pointed out that there is still work to be done on the proposal. So your BOD is going back to the drawing board. Stay tuned.

The Reserve Committee continues to research ways to fund construction of three or all five tennis courts without putting a hole in our wallets.

Committee members as well as the board agree that the courts are a vital amenity that, together with our inviting swimming pool, kid-friendly playground and winding greenbelts, make our neighborhood a warm and welcoming place for families to live and grow. Unfortunately time has taken its toll on the courts so they are in need of an overhaul, but that's not cheap. Estimates from various contractors pin the cost of replacement as high as \$350,000!

That's why the committee is looking at different ways to fund replacing some or all of the courts and keeping the financial impact within reason. No timeline has been set and no dollar amount has been etched in stone just yet. Look for an email blast from Spectrum asking for community input.

Please be mindful of color restrictions if you are painting your home.

At least three WC3 homeowners have taken upon themselves to paint the exterior of their homes without checking with the ACC first. The ACC works with Sherwin-Williams to ensure the colors have been approved for use in our community. You can check out all the details on the Willow Creek III website at Willowcreek3.com. Go to the Painting,Roofing & More tab.





Management Corner

Spectrum Commercial sends out frequent email blasts to the community regarding events, notices, etc. If you are not receiving the blasts and would like to be added to the mailing list, please send an email to Amanda at aphifer@ scres.us notifying of such.

Got questions?

WC3 Manager: Greg Coleman

Spectrum Commercial Real Estate Solutions

gcoleman@scres.us • 303-409-6000

www.DenverCommercial.com



June 2019 ACC Corner

Submitted by Jeffrey Stevens

The Architectural Control Committee will soon be doing the spring/summer walk-around which concentrates on landscaping. The ACC does not go into home owner's backyards, so at times it is a "best guess" in which yard a dead tree is located. If you receive a notice to trim or remove a tree and that tree is in your neighbor's yard, just send an e-mail to the management company. The ACC will then correct the issue. Painting a single-family home in WC III?

Painting a single-family home?

Before you paint, be sure to e-mail the paint coordinator at willowcreek3paint@gmail.com. All you need to do is send an e-mail saying you want to paint and you will receive painting instructions. Paint colors for the single-family homes must be chosen from an approved palette of colors. Painting a home an existing color is often not acceptable as the spectrum of colors has changed over the years. The ACC works with paint professionals so that the homes in Willow Creek III are current with the prevailing trends. The ACC believes that this enhances the value of homes in Willow Creek.

Painting a town home?

Remember that town home owners must submit an ACC request when painting their home. This is a formality to ensure that the correct paint and shade of paint is used.

Architectural Control Committee Meeting time.

The Architectural Control Committee (ACC) meets on the first Monday of the month in the clubhouse. The meeting starts at 7:00. Plans and requests that have been submitted over the previous 30 days to the management company are evaluated according to Willow Creek III guidelines and covenants. It is a good idea to plan ahead since approval for anything other than basic requests requires discussion by the ACC committee.

Board Meetings

Board Meetings are held at **6 p.m.** the 2nd Thursday of each month.

The Architectural Control Committee meets at 7 p.m. the 1st Monday of each month.

Meetings are held at the Willow Creek III clubhouse, 8091 East Phillips Circle.



WORKING IN WILLOW CREEK

FIND THEM IN THIS PUBLICATION!

Sell your home with one of Denver's Top 50 Real Estate Agents

Derek Gilbert, Keller Williams DTC

Last month the average sales price for a single family home in the Denver Metro area hit a new record of \$553,000, which is excellent news for home sellers!

By Derek Gilbert at The Gilbert Group, June 2019

This June home values are up about 2% year over year. Although we are not seeing the aggressive price increases we've been experiencing over the last few years, values are still increasing! We see a majority of our sales over the summer months, because that's when our **inventory** increases. Last month we had about 7,000 homes actively for sale, which is up from 5,000 homes the year prior. In general, homes are selling at just under 100% of the price at which they were listed. That means home sellers are still getting very strong values for their homes. One of the biggest challenges we've seen in the market lately are inspections. We've been seeing an unusual amount of pushback from buyers. In fact, **38%** of all properties that went under contract in the last month saw a **1%** or more **credit** towards **home inspection** related items. Selling a home and negotiating the best offer takes **strategy**. We can help. I look forward to hearing about your plans. Call me today at (720) 480-9877.



Nextdoor
 Neighborhood Favorite

DENVER BUSINESS JOURNAL TOP 100











The Gilbert Group

Derek Gilbert

Owner/Realtor: 18 years Willow Creek Homeowner

www.GilbertGroupDenver.com Derek@TheGilbertGroupCo.com (720) 480-9877 6300 S Syracuse Way #150 Englewood, CO 80111



Call Derek today at (720) 480-9877



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Willow Creek Women's Events

Sponsored by Willow Creek Women's Club

Willow Creek Garden Tour

Saturday, June 22 from 10 a.m. - 1 p.m.

Tour begins at the Willow Way Clubhouse, 7700 S. Willow Way, where you will pick up the program and map of participating gardens. Start early so you have plenty of time to stoll through the gardens at your own pace. Enjoy and admire the work of your fellow gardeners. Get ideas for your yard! Open to all. For safety reasons, no pets.

Please call Juhi Johnson for more information: 303-257-1905 or email: juhijohnson@remax.net.

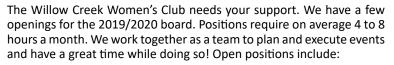
Sponsored by Willow Creek Women's Club/Garden Club and Juhi Johnson, RE/MAX Professionals.

Thank you to our volunteers!

A shout out to our amazing Willow Creek Women's Club volunteers. Together we organized 18 daytime and evening events along with five community events. A special thanks to Carolyn Pyron, Susan Preston, Jean Duggins, Natisha Doherty, Gaylene Hawkins, Anne Bonelli, Fiona Maguire-O'Shea, Kathryn Schindler, Beth Barron, Tina Shepherd and Karen Weismeyer.

We would also like to recognize Christine Justino, Home Tour Sponsor, Juhi Johnson, Egg Hunt and Garden Tour Sponsor, and Jean Wagner and Kathryn Schindler for organizing our wonderful holiday tea.

We're nearly there!



• President (Morning)

• Activities Chair (coordinates August Open House and act as a liaison with Bunco, book clubs, dinner clubs, etc.)

- Parliamentarian
- Volunteer Chairperson

We need your help to continue planning amazing events. We can't do this without you. Please contact pyroncarolyn@yahoo.com for more information on how you can volunteer.

- Submitted by Anne Bonelli McMahon







Juhi Johnson, REALTOR®

303-257-1905



Email: homesbyjuhi@gmail.com

www.homesbyjuhi.com Your Willow Creek Realtor® and Neighbor for 27+ years!

COMING SOON

in Willow Creek 7926 S. Vincennes Way 4 Bed, 4 Bath, Remodeled, 2550 sqft. Backing up to Greenbelt, Finished basement Steps from Pool, Park, Tennis Courts, Playground

Willow Creek Special:

4 RECESSED CAN LIGHTS ONLY \$399 INSTALLED!*







Hot Water Tank Replacement

AC Tune Up

Plumbing Leaks and Repairs

ELECTRICA PLUMBING & HVAC

Living & Working in Willow Creek

* Installation for 1 room that must have attic access. A maximum of 4 recessed lights at this price.

If you are involved with a local charity, we want to hear from you!

The Charity Spotlight page is offered by Porchlink Media as a **free** service to local charities. If you know of a charity or charity event, please email kerri@porchlink.com by the 15th of the preceding month for publication.

Publication is offered on a first come, first served and space-available basis at no cost.

New Charity League for Boys in Grades 7-12

A new **boys team charity** (btc) league has recently launched for boys in grades 7-12 who live or attend school within the West Middle School area in the Cherry Creek School District. **btc Slopeside** is a volunteer service organization dedicated to developing an altruistic spirit in young men through active participation of parents and sons in philanthropic projects in their communities. **btc Slopeside** currently has openings for members who will be in grades 8-12 next year. If you are interested in joining our new league, please complete the Prospective Member Application found on the btc Slopeside website at btcslopeside.chapterweb.net. Please contact our Membership team at membership. btcslopeside@gmail.com if you have questions.

Arapahoe County/Centennial Contact Information

Centennial: www.centennialco.gov	303-325-8000
Sheriff Emergencies	911
Sheriff Non-Emergencies	303-795-4711
Sheriff Crime Prevention & Neighborhood Watch Info	720-874-3746
Citizen Requests, Gail Carissimi	303-754-3323
Code Enforcement, Joseph Brooks	303-754-3320
Traffic Hotline	720-874-3825

Complaints	
Public Works Hotline	720-874-7623
Centennial Airport Noise	303-790-4709
Animal Control/Barking Dog	303-325-8070
Graffiti Removal	303-795-4711



RTR Tree Service

Professional Tree Work Fine Pruning Tree & Shrub Removal Call Wayne Ritter Certified Arborist for a free estimate. 303-708-1054





Willow Creek 3 Board Meeting Minutes • May 9, 2019

CALL TO ORDER: President, Aidan O'Shea called the meeting to order at 6:00 p.m.

ROLL CALL: Board members present: Aidan O'Shea, Fred Kremer, Bob Bartlett, Jerry Grant, Martin Garrity and Betsy Alexander. Laura Ream was not present. Greg Coleman of SCRES was also present. Quorum was established.

HOMEOWNER FORUM: None. There were no homeowners present who wanted to speak.		
COMMITTEE AND OFFICER REPORTS:	• Covenants Committee: Second Amendment to Declaration:	
• Landscape – JBK: No report.	Motion to incorporate the Alternate language in the amendment was	
• ACC: Jeff Stevens reported the walk around was completed and violation letter have been sent. ACC requests coming in more frequently, no unusual		
requests. Three houses painted without submitting ACC request. Colors on	There was discussion regarding the definition of restricted vehicles and	
2 houses are not in compliance with the WC3 paint colors. Owners notified.	passenger truck. It was concluded that the language in the amendment	
• Social: No report.	needs more clarification by the attorney. Bob Bartlett will submit his comments to Board. Aidan to get recommendations to attorney.	
• Website: No report.		
 Welcoming Committee: No report. 	Motion to withdraw motion to accept alternate language until clarification by attorney is made and amendment language revised was	
• Pool: No report. Board wants to make sure Hadley w/Perfect Pools will attend all future Board meetings until close of season.	made by Martin Garrity and seconded by Fred Kremer. Motion passed.	
• Pool Enhancements: Laura Ream submitted recommendations for pool	• Reserve Study Committee: No report. Addendum to be included in these minutes. (Need copy of Addendum).	
and park furnishings replacements at a cost of \$12,000 to the Board for review and approval.	• Swim Team: Kristy, parent rep attended meeting. She wanted to confirm	
Motion to accept recommendations for pool and park furnishings with a shipping cost buffer of \$1,000 was made by Martin Garrity and seconded by Jerry Grant. Motion passed.	the pool will be ready to go by May 13th for team practice. Would like chemical log book to be available in the guard shack. She is asking for volunteers for the July 4th party. <i>Aidan to ask Jay Weber for suggestions</i> <i>on what needs to be done in planning the party.</i> She also wanted to know	
•Tennis Court Committee: Email blast to residents requesting community rep to join tennis court committee to work with Board to determine what to do with tennis courts remodel.	if non-WC3 swim team members may volunteer to help with the July 4th Party. Board agreed the non-WC3 team members may volunteer to help with the 4th of July party hosted by swim team. WC3 swim team hosting	
• Paver Committee: Vendor and product selection plus a start date for project to be submitted by June Board meeting.	the championships on July 13th.	
APPROVAL OF MEETING MINUTES. The April 11, 2019 minutes were submitted to the Board to review and approve for audit		

A motion to approve the April 11, 2019 meeting minutes for audit as written was made by Martin Garrity and seconded by Jerry Grant. Motion passed.

APPROVAL OF THE MARCH 2019 AND APRIL 2019 FINANCIAL REPORTS: The March 2019 Operating Report was submitted to the Board for review and approval for audit.

A motion to approve the March 2019 Operating Report was made by Martin Garrity and seconded by Jerry Grant. Motion passed.

The April 2019 Operating Report was submitted to the Board for review and approval for audit. The March 2019 Operating Report was not approved for audit by the Board. Revisions to be made and April 2019 Operating Report to be resubmitted for review and approval at June meeting.

MANAGING AGENT REPORT:

Action Item List:

- Clubhouse basement hallway mural paint over. Aidan to email Laura regarding painting over the mural to make basement hallway lighter. Board wants to make sure the swim team who installed the mural wall paper is good with painting over it.
- The slip and fall incident at 8291 E Phillips PI. The HOA reimbursed for the x-rays. Victim signed release of liability.
- Sidewalk heaving at 8123 E Phillips Cir will need to be replaced, not mud jacked. Will be scheduled with other critical concrete repairs/replacements throughout the community.
- Irrigation Meter Vault Leak. Management to have city turn water back on to determine if the leak coming from inside or outside the vault. Repairs to be determined depending on if leak is found inside or outside vault. Board has requested vault repairs be on the next meeting agenda.
- Inspection of driveway drain pans and list of those that need repairing and replacing to be completed by June meeting.

Delinquency Status Report: The Delinquency report was submitted to the Board for review. There are no additional homeowners recommended sent to collections. The Board has requested all fines be put on the delinquency list, even though they are not delinquent as of yet, to get an accurate list of all monies owed to community. Find out from Moeller Graf if there is any equity in 8277 S Syracuse Ct before proceeding with foreclosure. Find out if an insurance claim was made for repair of sprinkler control valve that was hit by a broken tree.

Collection Status Report: Status report submitted to Board for review.

UNFINISHED BUSINESS: Tennis court crack fill. Motion to accept Coatings bid of \$2,640.00 and contingent upon weather was made by Martin Garrity and seconded by Jerry Grant. Motion passed.

NEW BUSINESS

A. April Clubhouse Rentals: There were 14 regular rentals, 6 recurring rentals and 4 non-revenue generating uses. There have been no complaints regarding clubhouse cleanliness.

B. Clubhouse parking lot restripe contract was awarded to PLM at a cost of \$325.00.

C. Internship Picture Request. Photography student at Metro would like to take swimming pool pictures on May 22nd before 9:00 a.m. and is asking Board approval. Board approved.

Other new business:

• Find out from attorney if the HOA can prohibit short term rentals such as Airbnb and VROB.

• Boy Scout project – exercise bar has fallen over and needs to be put back in place.

ADJOURNMENT: With no further business before the Board the meeting was adjourned at 8:21 p.m.

Next meeting held June 13, 2019 at 6:00 p.m. in the Clubhouse. Submitted by: Marta Yates, Recording Secretary

WC3 Swim Team

www.wc3dolphins.com



Swim team is in full swing! While the Colorado weather is providing some challenges, the pool is a great addition to our community.

Our swimmers have been enjoying being back in the pool and looking forward to a fun summer!

Swim Meet Schedule

COME CHEER US ON! Grab breakfast or lunch at the concession stand at one of our home meets! Breakfast burritos! Best burgers in Willow Creek!

- June 1st Home Meet @ WC1 Barracudas
- June 8th Home Meet @ Lifetime Lightning Bolts
- June 15th Away Meet @ Arapahoe Lake
- June 22nd Away Meet vs. Lifetime Piranhas

For home meets, the pool starts buzzing about 6 am followed by warm-ups at 7 am. The official start time of meets is 8 am. Typically, the meets end about 1 pm and we try our hardest to clean up fast, so we can release the pool back to the community.

Perfect opportunity to cheer on your swimmers and support the community!

Championships: This year, the Willow Creek 3 Dolphins will be hosting championship. It is quite an honor that the league believes we run such a great meet and concession stand, they love having us host.

The date is Saturday, July 13th.

We will have four other teams joining us to see our terrific community that day. You can expect traffic around the pool and neighboring streets from about 6 am until 2 pm.

Our parent volunteers will communicate to the visiting teams as where to park, what to expect, etc.

If you have any specific concerns, please email swim@wc3dolphins.com. We would love to work through them proactively.

2019 Swim Team Sponsors: We are incredibly grateful for the support of our community. Through sponsorships, we are able to have a lower coach to swimmer ratio as well as host additional fun activities. When shopping for goods or services, please refer to this list.

Gold Level Sponsors: Sun Country Distributing, Roberta Steckler with ReMax, Dream Dinners

Silver Level Sponsors: TKO Electrical, Companion Animal Hospital, Spa Brokers, HRTI

A huge thank you to all of our sponsors for the 2019 season! Check out our site for all the information! See you at the pool! **www.wc3dolphins.com**





Tennis Talk

By Mary Beth Doerr

I am happy to report that Willow Creek residents have been contacting the Willow Creek Tennis Club asking how they can get involved in tennis here in the neighborhood. I am so glad that our tennis community continues to grow. If you would like to be added to our e-blast list to receive tennis updates and invitations to events sponsored by the Willow Creek Tennis Club Committee, please visit our website at www.willowcreektennis.com for information.

League tennis is underway at the courts in Willow Creek. The busiest times for this play is Monday-Thursday evenings, from 6:00 to 8:00 pm from early May until mid July. But not to worry, there is always at least one court open per HOA for walk on play.

It's not too late to register for junior tennis league, junior lessons, adult lessons, adult drill and play, and cardio tennis. Go to ryanfreemantennis. com and register online. If you are interested in private lessons or team drills, contact our pro Ryan Freeman at 720.295.0584 or ryan@ryanfreemantennis@gmail.com to set something up.

Mark your calendars for our upcoming socials at the Mineral Courts at 5:30pm. Free food and drinks as well as fun games and fun matches played throughout the evening. The dates are: June 14, July 12, August 2, & September 20. All dates are weather permitting. Also our 14th Annual Willow Creek Tennis Classic will be held on September 4-8, 2019. Prior years have sold out so watch for the email from rbolin_99@yahoo.com. Email rbolin_99@yahoo.com if you wish to be added to his email list. This Non-sanctioned Event offers Men's and Women's Doubles, (NTRP 2.5 (women only), 3.0, 3.5, 4.0); and Mixed 7.0, 8.0.

Please help us get the word out and invite your tennis friends to this annual fun community event. Interested in sponsoring the 2019 tournament or have questions? Email rbolin_99@yahoo.com.

Food Trucks 2019

Food Trucks will once again be at the Mineral Clubhouse Parking lot the 2nd and 4th Wednesday May through August. They sell their food 5:30-8:00 pm.

All Willow Creek residents are welcome to join in this popular biweekly event. Bring chairs, little tables, blankets, beverage and join the neighborhood fun. The clubhouse is not open during this time and the Mineral pool is open to WC2 residents and their guests.

2019 Schedule (2nd and 4th Wednesday)

June 12	July 10	August 14
June 26	July 24	August 28



Willow Creek 3 Teen Services

List updated March 2019. To add or update your listing, please have your parents contact Kerri at kerri@porchlink.com. Please include name, age, phone number, and services provided, and birthday for tracking purposes. Please specify "Willow Creek 3". The Teen Services listing is offered and maintained by the Homeowners Association, and is not a service of Porchlink Media, LLC. Any misuse of the listing should be reported immediately to the Homeowners Association.



Please see the Willow Creek 3 Teen Services in the printed newsletter.



ARAPAHOE COUNTY

COLORADO'S FIRST

Arapahoe County Commissioner News

Submitted by Nancy Sharpe

Come Celebrate Public Works Week in Arapahoe County!

Playdate at Public Works - Dove Valley Regional Park

June 7 from 9 a.m. - 1 p.m.

Bring the kids for a Play Date at Public Works featuring fun activities such as:

- Touch a Truck
- Build a City
- Fill a Pothole
- Find the Microchip with Animal Control
- Wrecking Ball

The free event is open to the public and is part of Arapahoe County's Public Works Week celebration. Families can also stop by the County Administration Building at 5334 S. Prince St., Littleton for learning displays and free gifts.

Bike to Work Day - June 26, 2019

Join Arapahoe County Open Spaces on June 26th for Bike to Work Day. Stop by one of our booths along the Cherry Creek or South Platte Trails for bike bells and yummy treats. Did you know that 40% of all car trips are less than two miles from home? So it's not surprising that the number of bicycle commuters has grown by more than 62%. Join the movement, and we'll see you in June

Join the Conversation: Telephone Town Hall - June 27, 2019

Join the conversation at the next Arapahoe County Telephone Town Hall from 7-8 p.m. on June 27, 2019. Check our website and calendar in the coming weeks for more information about the topic we'll discuss. You can also pre-register to receive a call that evening. We look forward to connecting!

Rent the Willow Creek 3 **Clubhouse**

Willow Creek 3 Clubhouse: 8091 East Phillips Circle

The Willow Creek 3 clubhouse is available for rent to Willow Creek 3 residents. See the Clubhouse Availability Calendar at **willowcreek3.com/clubhouse-5**/ to view the clubhouse calendar showing current and future dates and times the facility is available.

To reserve the clubhouse, arrange for a clubhouse key, obtain the rental agreement and receive complete rental details, contact **clubhouse manager Deanna Mumfrey at 720-933-0785 or by email at wc3clubhouse@comcast.net.** The clubhouse key must be returned no later than midnight the day of your event.

Centennial News

Submitted by Andrea Suhaka

Consumer Advisory from the 18th Judicial District Attorney's office

Roof Repair -Think Ahead as Hail Season Approaches

Spring and hailstorm damage go hand in hand, making it "high season" for contractor complaints. Given the numerous complaints law enforcement receives this time of year, now is the time to consider steps to take for repairing a roof or property in the event of hail or storm damage. Consider the following:

• The greatest number of complaints are against door-to-door contractors, especially those who come knocking right after a hailstorm.

• The most common complaint type is contractor nonperformance—the homeowner gives money up front to an untrustworthy contractor who may or may not begin the work and then disappears—closely followed by poor quality of work grievances.

• If the loss to the consumer exceeds the \$7,500 amount for small claims court, the consumer may have to risk hiring an attorney to file a lawsuit. Consumers may end up winning judgments that they can never collect.

• Under the Colorado Mechanics Lien Law – C.R.S. 38-22-101, subcontractors and suppliers have the right to place a lien on an owner's property if they are not paid by the contractor for the work they performed on the home. The law ensures that subs/suppliers are fairly paid for the value they provide to a home as a result of their work.

Do your due diligence:

Door-to-door contractors are not necessarily scam artists, but doing business with one out of sheer convenience is risky.

• Research all prospective contractors. Ask your insurance company for a recommendation. Review the business on the Better Business Bureau website. Things to look for include the length of time the company has been in business and the number of complaints the business has received. How the business handles such complaints is often revealing.

• Check with the building department in your city or county to see if the contractor is licensed.

• Get at least three bids. Many companies will not request any payment before work is completed. A roofing contractor is prohibited by law from waiving your obligation to pay your insurance deductible.

• Understand the contract before signing. The contract should have a start and end date, and a clause that indicates how disputes will be handled. Understand your obligation if the insurance company does not pay for something. Once the work commences, get all change orders in writing.

• Get a signed lien waiver from the contractor when you make your payment to ensure that all subcontractors and suppliers have been paid to avoid a lien being slapped on your home (see Mechanics Lien Law, above).

• Understand your rights under the Residential Roofing Services statute, C.R.S. 6-22-101. A roofing contractor must disclose their surety and liability coverage insurer and provide the homeowner with written notification that the roofing contractor shall hold any payment from the residential property owner in trust until the roofing contractor has delivered roofing materials or has performed a majority of the roofing work on the residential property.

DA - 18th Consumer Protection Line: 720-874-8547

Willow Works Classified Advertising

ADVERTISE FOR LESS It's EASY Email your classified ad to kerri@porchlink.com \$35 for 25 words. Deadline is the 20th of the preceding month.

HANDYMAN/ HOME IMPROVEMENT: with Integrity and Quality... Plumbing, Electrical, Maintenance & Custom Lighting. Dick Boevingloh (W. C. Resident) at 303-221-1291.

LICENSED GENERAL CONTRACTOR AND HANDYMAN SERVICES: Any home remodeling jobs, big or small- basements, decks, kitchens, etc. Free Estimates and local references. Call John at JW CONTRACTORS: 303-886.6304.

OB PAINTING: \$300 OFF Interior or Exterior Painting, 10% discount for cash payments and Military Vets. A+ BBB Accredited Member and 31 years experience. Call today! 303-908-9063.

THE BEST CLEANERS. Lowest prices in town. Honest people. Free estimate. References available (720) 364-8403.

10% OFF. EXTERIOR - INTERIOR REPAINTING. DECKS. RAVE REVIEWS. BBB. Ron@EmeraldProPainting.com. CALL (303) 386-4884. Free Estimates.

2019 Classified Advertising Rates			
CENTENNIAL			
Rates per issue for 25 words,		Home	
\$.50 per additional word		Count	
Willow Creek 1, 2 and 3	\$35	1,629	
Foxridge	\$25	1,000	
Hunters Hill	\$10	275	
ALL OF Centennial	\$60	2,904	

How do I place a Classified Ad?

To place a classified ad, please email the text for your ad to kerri@porchlink.com by the 20th of the preceding month in which you would like your ad to appear. Please indicate in which communities you would like your ad to run.



www.PorchlinkMedia.com

ADVERTISING Kerri Watts 720-295-2649

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PORCHLINK MEDIA offers businesses a cost-effective way to reach consumers in Parker, Centennial, Lone Tree, Aurora, Castle Rock, and Falcon. Information about display or business services ads advertising can be obtained by e-mailing kerri@porchlink.com or by calling 720-295-2649. Deadline is the 20th of the preceding month.

The Willow Creek 3 Board of Directors do not recommend or endorse any advertisement. Oversight and management of advertising is controlled by Porchlink Media.

Advertising Policy: This newsletter is published privately for the residents and homeowners of Willow Creek 3, by Porchlink Media. The Willow Creek 3 Board of Directors does not fund this publication, but does pay for its delivery, which notifies residents of HOA meetings and other relevant neighborhood information via the article portion of the newsletter.

Advertisements pay expenses related to publishing this newsletter. The publisher reserves the right to refuse advertising to any person or company. Publisher does not recommend or sanction any advertisement. Advertisers are expected to treat clients and the community ethically. When hiring anyone advertising in this publication, residents are urged to do their own research. Complaints from residents are given serious consideration.



Save the Date August 17th for WillowStock 2019

Submitted by Blaire Zykan

August 17, 2019 marks the 50th Anniversary of Woodstock. Timed with that milestone, the entire Willow Creek neighborhood is invited to join in a celebration of community, music, food and fun. *WillowStock* will feature music donated by multiple bands and musicians from the neighborhood in a family, kid-friendly atmosphere. We will have several food trucks, adding a festive culinary attraction. Some early details below:

Date/Time: Saturday, August 17 from approximately 4 – 9:30 pm. School will have just started with summer still in the air.

Place: The Willow Way Pool park area. Plenty of seating, beach volleyball, and a playground for the kids.

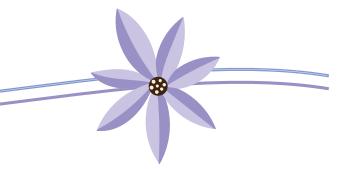
We're looking at more fun activities as part of *WillowStock* and will provide more details in upcoming Willow Talk newsletters. In the meantime:

• We will have some affordable sponsorship opportunities to give local businesses great exposure and help offset some expenses associated with the event. Contact *WillowStock* Organizing Committee Chair, Blair Zykan, for details. Blair can be reached at blair@blairzykan.com, or 303.324.7606.

• Also, we have opportunities for people to be a part of *WillowStock*. Areas include:

- Promotion helping to get the word out
- Music (i.e. DJ during breaks, and may have a spot for an additional band)
- Kid friendly activities
- Clean up

Again, connect with Blair Zykan at the contact points above. So, mark your calendars for August 17th. Join your neighbors for a great afternoon/evening of music, food, community and fun. See you there!



Don't Miss Willow Creek 3 Events

WILLOW CREEK 3 DOLPHINS SWIM MEET

Saturday, June 8

8 a.m. Willow Creek 3 pool. Dolphins versus Lifetime Lightning Bolts.

WILLOW CREEK TENNIS CLUB SOCIALS

Friday, June 14 • Friday, July 12

Friday, August 2 • Friday, September 20

5:30 p.m. Mineral Courts, 8500 East Mineral Drive. Be part of the fun and join the Willow Creek Tennis Club for this social. Weather permitting. Food and drinks provided. Adults only.

CHAMPIONSHIP SWIM MEET

Saturday, July 13

8 a.m. Willow Creek 3 pool. This championship meet is hosted by the Willow Creek 3 Dolphins youth swim team.

14TH ANNUAL WILLOW CREEK TENNIS CLASSIC

Wednesday, September 4 - Sunday, September 8

Takes place on courts throughout Willow Creek 1, 2 and 3. Registration date to be determined. This non-sanctioned event offers men's and women's doubles and mixed. Email rbolin_99@yahoo.com to be added to email list or for information on sponsoring.



Pool News

The Willow Creek 3 pool opened at 9 a.m. on Saturday, May 25. Summer pool hours are 9 a.m. to 9 p.m. Saturdays, Sundays and holidays; 11 a.m. to 9 p.m. Monday through Friday.

The WC3 board is looking at replacing some of the pool furniture that has seen its better days. And work was recently completed to replace a problematic sewer line that negatively impacted poolhouse plumbing.

Part of the summer pool fun is taking in a Willow Creek 3 Dolphins youth swim team meet. On Saturday, June 8, the Dolphins host the Lifetime Lightning Bolts at our pool. The meet begins at 8 a.m. and should be complete around 1 p.m. The Dolphins will also host a championship meet on July 13.



December 2019

Monday, December 9 Monday, December 23

Recycling items **NOT ACCEPTED** by Waste Management:

plastic bags, wrap or film | food, liquids | yard waste, wood | shredded paper | electronics | clothes, bedding, carpet | medical/hazardous waste | foam cups, take-out containers or packing material

Recycling items **ACCEPTED** by Waste Management:

aluminum cans \mid tin and steel cans \mid plastic bottles and containers #1 - #7 \mid glass bottles and jars \mid paper \mid newspapers and magazines \mid cardboard and boxboard

Reminder: Trash containers are not permitted to be placed on the curb prior to 5 p.m. the night before pickup. Empty containers must be retrieved by 8 p.m. the day of pickup.



Arapahoe County Sheriff's Office

They're Targeting Your Kids...We're Going After Them

There are so many people online trying to meet up with underage children to have sex, the Arapahoe County Sheriff's Office Special Victims and Internet Crimes Against Children (ICAC) units are among the busiest in the country. The ACSO has added more investigators this year to hit the predators harder than ever before. And it's working. So far this year, the team has arrested more than 40 suspects."

"It's like shooting fish in a barrel." - Investigator Jeff Himes

The investigators chat daily with adults, mostly male, who think they're talking to a 14-year-old girl. The adults start talking to the 'girl' through popular websites like Minecraft and Fortnite and apps like Snapchat and Instagram. The predators pretend to be young so they can make friends with your children. And it just takes minutes. "Can I get a picture of you? Here's a picture of me," Himes said. "And it progresses into a sexual request very, very quickly."

Investigator Mike Garnsey told KMGH-TV and KDVR-TV that recently two 14-year-old boys in Arapahoe County living with their grandmother were exploited. At the time the ice bucket challenge was a big deal. So, the sexual predator tells the boys about a new thing: the booty challenge, where they take nude photos of their rear-ends and get gift cards in return," Garnsey said. Investigators say the grandmother started questioning things after the boys began buying nice shoes and other things and she had no idea where they were getting the money. She then called the ACSO.

"We tracked that sexual predator down, and he was prosecuted in Seattle," Garnsey said. "I know you want to trust your kids, but you can't. Keep an eye on them. They are vulnerable to predators online. It's a dangerous situation." - Sgt. Nick Rodriguez, ICAC Supervisor.

If you have any information regarding child predators, please email our team at ACSOTips@Arapahoegov.com.

Ordering Trash and Recycle Cans

Our trash contract provides for Waste Management trash and recycle cans. These 96 or 64-gallon toter cans are on wheels and have different color lids for recycling and trash. The cans **MUST** be left with the home or town home if the home is sold, or an \$80.00 replacement fee will be charged to the seller of the home. **To order a new trash or recycle can, please use the following methods:**

By Phone: Give a call at (303) 797-1600 to reach a representative waiting to help you.

<u>Email:</u> You can reach customer service team by sending an email to: Comadata@wm.com. Please include your name, address, phone number, Willow Creek III, and description of issue, or request for a new start.

<u>Online:</u> Visit WM.com and click the Customer Service tab at the top of the page and let us know what you need. By registering your account online, you can easily access detailed information like service schedules and requests for additional service (Large item or construction material pick-ups and new trash cans.

<u>Live Chat:</u> Want help immediately, but don't want to make a call? Use our live chat option on WM.com



www.ssprd.org | 303.798.5131

South Suburban Events June 2018 For more information on all events, programs and classes below, please visit ssprd.org.

Summer Junior Golf Leagues: Fun and competitive tournament atmosphere all summer at all four courses includes greens fees, range balls and lunch. Weekly prizes of pro shop credit and championship trophies. Boys and girls, ages vary by course. Start dates vary by golf course. Family Sports, Littleton, Lone Tree, Littleton and South Suburban golf courses. Contact pro shops for registration.

Free Music at the South Suburban Bar and Grill: Enjoy free music, drink specials and food on the patio Friday and Saturday nights all summer long. Beginning, Fri, May 31, both nights 6 - 9 pm at South Suburban Golf Course.

Summer Camps: Make summer fun for the kids and keep them active at South Suburban camps - weekly, daily and everything in between. Choices include junior golf camp, licensed day camp, camps involving nature, enrichment, dance, and sports. Jun 1 - Aug 9, days and times vary at South Suburban facilities and parks. Pricing varies by camp and activity.

Summer Concerts at the Lone Tree Grill: Join us every Friday and Sunday evenings for live music on our patio. Series begins Sun, Jun 2. Live bands, food, drinks with beautiful views. Fri, 6 - 9 pm; Sun, 4 - 7 pm at Lone Tree Golf Course and Hotel.

FREE Theater in the Park: South Suburban's finest youth actors and actresses perform Rumpelstilzkin in a variety of our parks. Bring a child, a blanket or lawn chair and enjoy for summer entertainment. All ages. 10 am on following dates:

Tue, Jun 11, Puma Park in Centennial

Thu, Jun 13, Medema Park in Centennial

Fri, Jun 14, Sterne Park in Littleton

FREE Yoga in the Park: Enjoy this meditative practice in the great outdoors. No yoga experience necessary. Bring a mat or towel. Ages 10 and up. Wed, Jun 12, 6 - 7 pm, Sterne Park (South Shelter) in Littleton. Tue, Jun 25, 6:30 - 7:30 pm, Belvedere Park (sponsored by Ridgegate) in Lone Tree.

Jewelry Making Camp: Create beautiful beaded (made from recycled materials) and jazzy jewelry projects in this class for boys and girls. Ages 6 - 11. Mon - Fri, Jun 17 - 21, 9 am - 12 pm, Lone Tree Hub. Price: \$199 Youth Resident.

FREE Demo Day at the Lone Tree Golf Club & Hotel: Try before you buy with onsite vendors including, Tour Edge, Callaway, TaylorMade, Ping, Cleveland/Srixon, Tour Edge, Titleist, Wilson and Cobra. In addition, enjoy live music on the patio. Open to everyone. Fri, Jun 14, 3:30 - 7:30 pm (6 - 9 pm live music) at Lone Tree Golf Club & Hotel. Free entry fee; \$6 food specials, \$3 (16 oz) domestic draft beer, \$5 drink specials.

FREE RidgeGate Summer Beats Concert: Live entertainment by Michael Freidman Band. It's fun for the whole family! Bring lawn chairs, blankets, and all of the kids. Band plays 6-8 p.m. All ages. Thu, Jun 20, 5 - 8 pm; Purchase dinner or snacks from food trucks. Prairie Sky Park in Lone Tree.

TRYathlon: Adults and Youth - swim, bike, run. Make it fun for completion rather than competition (no races are timed). Age divisions are flexible. Choose your race based on your age or your desired race distance. You must swim unassisted in the deep end. Everyone receives a medal when they cross the finish line. Ages 5+. Sun, Jun 23, 6:30 - 8:30 am (varied start times). Goodson Recreation Center/deKoevend Park. Price: \$25 District.

Website:

WILLOWGIREEK3.GOM

•News, information and updates from the Willow Creek 3 Board of Directors

- Important contacts and links
- Community events & meetings
- Detailed Architectural Control information
- Pool & tennis court info
- Dolphins Swim Team
- Tennis Club Women's Club Photos & More



Summer Kickoff

Friday, June 14, 2019 from 5 - 8 p.m.

Centennial Center Park | 13050 E. Peakview Ave.

Celebrate the beginning of summer with live music! Enjoy community activities, food trucks, and local vendors.

Brew-N-Que

Saturday, July 13, 2019 from 3 - 7 p.m.

Centennial Center Park | 13050 E. Peakview Ave.

The City's 4th annual BBQ & Beer Tasting Festival will feature 15+ local breweries coupled with local BBQ. Enjoy live music and local vendors as well!

Under the Stars Concert & Laser Light Show

Saturday, August 10, 2019 from 6 - 10 p.m.

Centennial Center Park | 13050 E. Peakview Ave.

Join us for an evening of great food, family activities and vendors followed by a concert and laser show.

Car Show and Concert

September 7, 2019 from 10 a.m. - 1 p.m.

Centennial Center Park | 13050 E. Peakview Ave.

Join us for Centennial's 4th Annual Car Show featuring an exciting collection of classic and exotic cars with live music, food trucks and activities.

Painting your home in Willow Creek 3

Single Family Home Painting

To begin the process of selecting single family home paint colors, contact our WC3 paint coordinator at WillowCreek3paint@gmail.com and provide your street address. You will then be emailed the Request to Paint Form and it will indicate which colors are not available to you. (Your neighbors' exterior home colors can impact your options.)



You can then either borrow the approved paint color book from the paint coordinator or view the one available at our local Sherwin-Williams store (See below for store details.) When you have made your choice, complete online the Request to Paint Form sent to you by the coordinator. The paint coordinator will then let you know if your choice(s) have been approved.

By clicking on this Sherwin-Williams link, https://www.sherwin-williams.com/homeowners/color/find-and-explore-colors/hoa/centennial/co/ willow-creek-iii-hoa/, you can see examples of the single-family home color choices approved by the Architectural Control Committee. All but four custom colors are provided. Be aware that the colors as displayed on your viewing device may differ somewhat from the actual paint colors.

Sherwin-Williams store

A notebook of Willow Creek 3 choices for field (main), trim and accents colors is available at the Sherwin-Williams store located at 7580 Park Meadows Drive in Lone Tree. The store is in a small strip mall across the street from Sam's Club off Quebec.

Hours: Monday – Friday: 7 a.m. – 7 p.m.

Saturday: 8 a.m. – 6 p.m.

Sunday: 10 a.m - 6 p.m.

Phone: 303 721-8866

A 10 percent "Preferred Customer" discount is available for Willow Creek 3 residents. Sales also take place periodically.

Paint Recycling

This store participates in paint recycling through PaintCare.org . Check with the store for details on recycling unused paint.

Remember that all exterior paint colors must first be approved by the WC3 paint coordinator (see above).

Townhome Painting

You can go to the Sherwin-Williams store, 7580 Park Meadows Drive, Lone Tree (see above for details) and give them your townhome address. Based on the location of your townhome, they will provide you with the appropriate color. A complete list of the townhome color choices is also available on the website, www.willowcreek3.com.

TLC Meals on Wheels: Driving Away Hunger



TLC Meals on Wheels promotes dignity, well being, and independence for those whose age or disability makes it difficult for them to provide

their own balanced nutrition. Monday through Friday our volunteers deliver nutritious, freshly made hot meals at lunch, helping those in need stay in the security and comfort of their own home. For many of our clients, our volunteer delivery drivers are the only personal contact they have on a daily basis. In short, we address both hunger for food and hunger for personal contact.

And it's not just our clients who benefit. Volunteers find the relationships they develop with our clients and the difference they make in the lives of those they serve very fulfilling. Our volunteers, many of whom have been with our program for years, serve in a variety of roles, from delivering meals, to working in the kitchen and helping out in the office.

Would you or someone you know benefit from our weekday meal service? Or would you like to volunteer and experience firsthand the joy a meal and a smile can bring? If so, please contact TLC Meals on Wheels at 303-798-7642 or visit our website at www.TLCMealsonWheels.org.

Willow Creek Real Estate News

Presented by Brent Hilvitz of Redesigned Realty

Beware of the Naked Man...



30 years ago author and entrepreneur Harvey McKay wrote a book "Beware of the Naked Man Offering You His Shirt". The gist of the book was if a deal sounds too good to be true, it probably is.

Today in real estate, there is a new naked man. iBuyer companies like Opendoor, and Homepad.com. Offer to buy your home for a fair price without the hassle of putting it on the market and no commissions.

It sounds too good to be true... and it is. Instead of charging commission, these tech companies charge a 7.5%-9% "transaction fee" (sounds like another word for commission to me)

Not only do they charge more than a traditional agent, they then re-sell your home for thousands more than they paid you. On average they mark up your home \$15,000 to \$20,000. That's money you could have kept by hiring an agent like me to sell your home. Plus, you could have saved 1 1/2 to 3 percent on the fees they charge. That's nearly \$30,000 you're giving away!

If selling your home is in the cards this year, don't lose your shirt! Call me to talk about what it takes to sell your home in today's new world!

Brent Hilvitz is Broker Owner of Redesigned Realty and has 10+ years experience selling homes in Willow Creek. He can be reached at 720-432-5545 or at Brent@RedesignedRealty.com



WILLOW WORKS

The Truth About Japanese Beetles

NOTE: Reproduced from City of Centennial's Connection (Spring 2019). Pictures, identifiers, and management tips reproduced from University of Minnesota Extension. (https://extension.umn.edu/yard-and-garden-insects/japanese-beetles)



Japanese beetles are becoming more common across the Colorado Front Range. According to the Department of Agriculture (www.usda.gov), "the Japanese beetle was first introduced into Colorado in the early 1990s from nursery stock purchased in the midwestern United States." These insects, in the adult and larval stage, can cause

serious damage to turf grass and landscape plants. While the Japanese beetles are in the larval stage of life, they feed on grass roots causing harm to your lawn. Adult Japanese beetles feed on the leaves, buds, and flowers of many common garden and landscape plants.

Studies have shown that the Japanese beetle traps are not only ineffective but also detrimental to controlling the beetle population, because the traps draw more Japanese beetles to the area making it harder to control the insects. The CSU Extension (https://extension. colostate.edu) recommends removing the beetles by hand picking them or using an insecticide. Hand removal is effective because it reduces the feeding damage and reduces the production of chemicals produced by wounded plants that are attractive to the adult beetles. The different insecticides available vary considerably in their features, such as how long they can persist in controlling beetles, what plants they can be used on, whether they move systemically in the plant, and their hazard to desirable insects (notably valuable pollinators, like bees and butterflies). Residents can consult any nursery for recommendations on insecticides (see bottom of article for more details).

Check your plants daily and remove any beetles that you find to minimize feeding damage. Remember beetle-damaged leaves emit air-borne chemicals that attract more beetles. By physically removing them, you'll reduce the number of new beetles attracted to your plants.

The best time to remove Japanese beetles is in the evening or in the morning when beetles on the plants are still cool and sluggish. However anytime that it can be done is still useful.



How to identify Japanese beetles Adult

- Approximately 1/3 to 1/2 inch long.
- Metallic green head and thorax (the area behind the head) with copper-brown wing covers.
- Sides of abdomen have five white patches of hairs, and tip of abdomen has two patches of white hair.

Larva (white grubs)

• C-shaped, white to cream-colored grubs with a distinct tan-colored head.

• Legs are easy to see.

PAGE 17

• From 1/8 inch up to about one inch long.

• Japanese beetle grubs look like other white grubs and can only be positively distinguished by examining the pattern of spines and hairs on the underside of the tip of the abdomen



Managing white grubs

Controlling Japanese beetle grubs is unlikely to reduce numbers of adults on landscape plants because beetles emerging from non-treated grass areas can fly considerable distance to preferred adult food plants. Only treat white grubs to protect lawns from damage.

If your lawn has a recent history of grub damage, you may wish to treat with a preventive insecticide in June or early July (see below) to help ensure that the lawn is not damaged again.

If you adopt a "wait and see" approach, and discover in summer that your lawn has become infested, a curative insecticide can be applied in late July to mid-September when the grubs are still relatively small (1/2 inch or less). Yellowing or browning grass in August is an early symptom of white grub damage. There are other possible causes for discolored turf so check under the grass to make sure it is due to white grubs.

Once white grubs are nearly full-sized (about 1 inch long), and the turf has begun dying in patches that pull easily from the soil, you can still apply a "rescue" treatment with a fast-acting curative insecticide in September, but expect only partial control. Once the grubs have stopped feeding and started to move downward in late fall, insecticides are not effective against them.

Do not treat in spring because the large grubs are hard to kill, they feed for a relatively brief time and rarely cause damage in the spring. Treating in spring is no guarantee that the lawn will not be re-infested again in mid-summer.

Managing adult Japanese beetles

• Japanese beetles can be very abundant in some years and less in others.

•Japanese beetles are not the end of the world. There are many ways to deal with them.

•In most cases, Japanese beetle damage is cosmetic only and will not kill plants.

There are several insecticides that can be used to help control damage by adult Japanese beetles. These different insecticides vary considerably in features such as how long they can persist and control beetles, what plants they can be used on, whether they move systemically in the plant, and their hazard to desirable insects, notably pollinators.

If Japanese beetles are damaging flowering plants, this last feature, the potential for hazard to pollinators, is very important in determining what kinds of insecticides can be used.

Insecticides that are highly toxic to bees and can persist long enough to kill insects for days are hazardous to pollinating insects that visit the flowers. These include products with the active ingredients carbaryl, bifenthrin, beta-cyfluthrin, lambda-cyhalothrin, permethrin, and imidacloprid. These insecticides normally have label instructions to prohibit their use when there are flowers in bloom that are attractive to bees.

Some insecticides, which are less toxic to bees or persist for only a short period, can be used on plants that are in flower if applications are made during times of the day–early morning, dusk–when bees are not active and visiting plants. Examples include pyrethrins, azadirachtin, and acetamiprid.

A couple of insecticides do not have restrictions for use on plants in bloom because they have very little, if any, toxicity to bees. These include Bacillus thuringiensis var. galleriae (beetleJUS, beetleGONE!) and chlorantraniliprole (Acelepryn). At present (2018) the former are only available through mail order and Acelepryn is only marketed for commercial/agricultural uses.

Crazy fast fiber Internet is here in Willow Creek 3

What is gigabit fiber?

ting crazy fast fiber Internet

CENTENNIAL

It's the next generation of Internet. With gigabit fiber, families and businesses can:

ting [

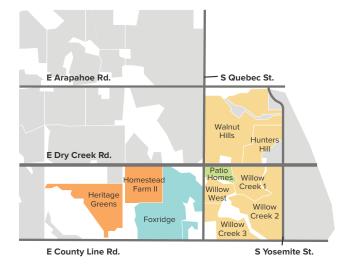
- 🚯 watch videos without buffering
- make crystal clear video calls
- (upload and download in seconds
- game with low ping and no lag

Simple, fair pricing

Upload speed up to	1000 Mbps
Download speed up to	1000 Mbps
No contracts or hidden fees	

Home Gigabit	\$89/mo
Business Gigabit	\$139/mo

Or try Ting 5/5 with 5 Mbps upload and download for **\$19/mo**.



Order Ting service

Want crazy fast fiber Internet? Check your address at **ting.com/centennial** or give us a call at **720-627-6916**. When we're ready to light up your street, our team will reach out to book your installation.

- Phase 1 Installations and installations coming soon
- Phase 2A Installations coming soon
- Phase 2B Under construction
- **Patio Homes** Construction coming soon

We're lighting up your neighborhood! Order Ting at ting.com/centennial.



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Enjoy a fixed rate and payment for the term of the loan. A great solution for large purchases, or for those who prefer a set payment each month

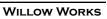
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This 15-year term loan allows a 10-year draw and another 5 years to repay. A HELOC is a good solution for ongoing projects.

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*\$100 origination fee will be waived for new loans with a minimum balance of \$10,000. Application must be received by July 31, 2019 to qualify for no origination fee. Rates are based on loan type, term of loan (if fixed), credit score and loan to value. HELOC APR will vary based on Prime Rate as published in the Wall Street Journal. APR will not exceed 18% or be lower than the Prime Rate. Estimated closing costs range from \$364-\$790, including origination and appraisal. Colorado residences only. Please refer to loan disclosures for details. Metrum Community Credit Union membership required. NMLS 663072







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Living and working in Willow Creek since 1989



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