



\$674,900

10566 Wildhurst Circle

Highlands Ranch, Colorado 80126

\$10,000 BUYER INCENTIVE

Use it toward closing costs, prepaid expenses, or an interest-rate buydown — subject to lender and loan-program guidelines. Vacant. Easy to show. Close on your timeline.

5 bed / 4 + study

3 bath (2 full, 1 half)

1,983 sq ft finished

Tandem 3-car garage

Built 2002

Vacant · flexible close

OWNER INCENTIVE — ON THE TABLE NOW

The owner is offering the buyer \$10,000 that may be used toward closing costs, prepaid expenses, or a rate buydown, subject to lender and loan-program guidelines. On a first purchase, that cash is often the difference between stretching for the down payment and actually closing.

The house, in plain language

Quiet interior lot in Firelight. The main floor is open, bright, and built for how people actually live: kitchen with a center island and 42-inch cabinets, stacked-stone backsplash, stainless appliances, and a sightline out to a private deck. The family room has a gas fireplace you flip on. A main-floor study has a closet — keep it as an office, or count it as the fifth bedroom.

Upstairs, the primary suite has a coffered ceiling, a large walk-in closet, and a five-piece bath with a separate soaking tub and shower. Three more bedrooms share a full bath with dual sinks. The unfinished basement is the value play: storage, gym, or finish later. A radon mitigation system is already installed. The tandem three-car garage actually fits the extra vehicle, the bikes, and the tools.

At a glance

Asking	\$674,900	Finished area	1,983 sq ft above grade
Total area	2,887 sq ft incl. unfinished basement	Price / finished sq ft	About \$340
Lot	4,617 sq ft · about 0.11 acre	Year built	2002 · composition roof
Beds	5, or 4 plus main-floor study with closet	Baths	2 full and 1 half
Garage	Attached tandem 3-car	Yard	Fenced, with deck
Heat / cool	Forced air · window/wall A/C per MLS	Status	Vacant · flexible close

What you need before you write

The \$10,000 is real money — if the loan allows it

Seller concessions in Colorado are negotiated in the contract and must fit the loan program. FHA, conventional, and VA each cap how much a seller can contribute. A rate buydown (for example a temporary 2-1 buydown) lowers the payment in the early years; closing-cost credit lowers cash to close. Your lender, not the listing, decides which use is allowed. Get that answer in writing before you rely on it.

Square footage: read both numbers

MLS reports 1,983 square feet of finished above-grade area, which is the number appraisers and price-per-foot comparisons usually use. Seller materials also cite 2,887 square feet total, unfinished basement included. Do not compare this house to a fully finished 2,887-square-foot home on price per foot. The basement is usable now for storage and a gym, and it is the expansion you do not have to pay finished prices for today.

Two association charges, not one

Highlands Ranch Community Association's 2026 homeowner assessment is \$696 a year, billed \$174 a quarter (about \$58 a month). That fee is what opens the four rec centers, trails, and Backcountry access. Firelight at Highlands Ranch is a separate sub-association, professionally managed. Seller materials cite about \$101 a month. Confirm both the HRCA assessment and any Firelight sub-association dues, and what each covers (trash is noted on the MLS HOA line), before you finalize a payment.

Taxes are lower than most of the country — still budget them

Douglas County's effective rate sits near half a percent, well under the national average. A listing source reports annual taxes of about \$4,679; a county-record snapshot shows a 2026 billed amount near \$4,287. Taxes reset with sale and reassessment. Use roughly \$350–\$400 a month as a planning figure and verify the certificate of taxes with the title company.

Schools: assigned, not guaranteed by this flyer

Listing data assigns Heritage Elementary, Mountain Ridge Middle, and Mountain Vista High, all in Douglas County School District RE-1. Assignment can change, and open enrollment is a separate process. Confirm the address on the district school locator before you make a school-based decision.

What a strong offer looks like this week

The home is vacant — no tenant, no lease, no waiting on someone to move. Serious buyers should arrive with a pre-approval or proof of funds. Highlands Ranch single-family homes have been moving: recent 2026 market tracking put the median sold price near \$710,000 and a typical list-to-contract window around 10 days. This asking price sits under that median, with a concession already on the table. Clean terms and a flexible close will beat a slightly higher number that cannot perform.

Light, a fireplace, and room to land



Family room with gas fireplace and stair to the upper level.



Open living, sectional seating, and the fireplace wall.



Kitchen, living, and dining under one set of arches.



Dining opens to the deck — Colorado evenings included.

This is the floor you will live on. The fireplace is gas — flip of a switch, no wood to haul. Arches connect the kitchen to the living room, so a weeknight and a dinner party use the same space. Sliding doors put the fenced yard and deck on the same level as the table. Carpet in the living areas, hardwood in the kitchen and foyer.

Island, 42-inch cabinets, stainless



Work triangle, window over the sink, stainless side-by-side.



Island with seating overhang.



Range wall and refrigerator.



Second island view toward the entry.



Living room, slider to the deck, and the stair.

MLS includes dishwasher, refrigerator, washer, dryer, microwave, and disposal. Cabinets are the warmer oak buyers in this vintage expect, topped with solid-surface counters and a stacked-stone backsplash. Two islands give you a landing zone and a serving zone. If you cook, the window and the deck door keep the room from feeling closed in.

Coffered ceiling, tub, and a real closet



Primary bedroom with tray ceiling, bench, and three windows.



Second angle — bench at the foot of the bed.



Double vanity, soaking tub, and a window.



Five-piece primary bath with separate tub and shower.

The primary is upstairs, where you want it in a family house. Coffered ceiling, room for a king, and a walk-in closet. The bath is the upgrade: dual sinks, soaking tub, separate shower, and natural light. This is not a builder-basic 2002 bath.

Four more rooms, plus a closet in the office



Secondary bedrooms — carpet, closets, and neutral walls ready for your furniture.



Main-floor study with closet: office today, fifth bedroom tomorrow.



Foyer, stair, and fireplace beyond.

Hall bath, tub/shower, and a main-floor powder



Hall bath: dual sinks, shower, shared by the secondary bedrooms.



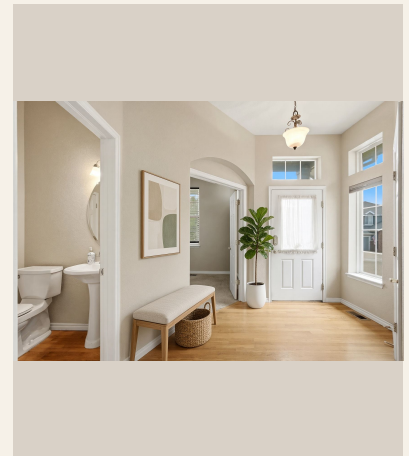
Tub and tiled shower.



Powder room.



Vanity and tub entry.



Main-floor half bath off the entry.

Interior lot, fenced yard, tandem garage



Evening light on the sage elevation and stone water table.



Covered entry and concrete steps.



Daytime front. Tandem three-car garage on the right; quiet Firelight street.

Firelight, four rec centers, C-470

Firelight

Firelight at Highlands Ranch is a planned neighborhood of roughly 1,800 homes with its own sub-association, inside the larger Highlands Ranch Community Association. You get neighborhood scale without leaving the trail and rec-center system the rest of the Ranch uses.

What the HRCA fee actually buys

For 2026 the HRCA assessment is \$696 a year. It funds four recreation centers — Northridge, Eastridge, Westridge, and Southridge — with indoor and outdoor pools, fitness, tennis, classes, and youth programs, plus about 70 miles of trails, parks, and access to the 8,200-acre Backcountry Wilderness Area. Highlands Ranch is unincorporated Douglas County: there is no city tax on top of this.

Getting around

Wildhurst Circle sits in the 80126 pocket, convenient to Wildcat Reserve Parkway and C-470. Grocery, restaurants, and everyday errands are a short drive. Downtown Denver is a reverse-commute option for many households; confirm your own drive time at the hour you actually leave.

Ownership costs to underwrite

Plan on principal and interest, taxes near \$350–\$400 a month, homeowners insurance (get a quote — Colorado hail and wind matter), HRCA plus any Firelight sub-association dues, and utilities. Cooling is listed as window or wall units, not central air — price a future central system if that is a must-have, and do not assume it is already there. Public water and sewer. Full fence. Composition roof, original to a 2002 build — ask for age and any recent repairs in the seller disclosures.

How to buy 10566 Wildhurst this week

1 Tour it vacant

No tenant and no lease. Showings are straightforward. Walk the basement, the tandem garage depth, and the deck. Virtual tour: my.matterport.com/show/?m=qThqpAWhceE

2 Get the lender on the incentive

Tell them the seller is offering \$10,000 toward costs, prepaids, or a buydown. Ask which use your program allows and what cash to close looks like with and without it.

3 Bring paper

Pre-approval or proof of funds with the offer. Sellers in this price band are choosing the buyer who can close, not the buyer who is still shopping for a loan.

4 Inspect what 2002 means

Roof, furnace, water heater, the window A/C units, the radon system (already installed — ask for the latest test), and the unfinished basement moisture and sump. MLS notes a sump pump.

5 Close on your calendar

The seller can work to your timeline. Say what you need — a fast close or a few extra weeks — and put it in the contract.

LISTING AGENT

Brad Smith · MB Peak Performance Group

303-887-9559 · Brad@BradHomes.com

MLS 6950437 · Active · Listed August 27, 2026 · Asking \$674,900

Read this before you rely on a number

This brochure was prepared to market 10566 Wildhurst Circle, Highlands Ranch, CO 80126. It is not an appraisal, a loan commitment, or a disclosure substitute. Measurements, school assignments, tax figures, and association dues should be verified.

Listing facts are drawn from the seller's marketing materials and from public listing records for MLS 6950437 (REColorado / MLS Grid, as distributed to Redfin, Homefront, and Colorado Home Source), including the virtual tour at <https://my.matterport.com/show/?m=qThqpAWhceE>. Finished area of 1,983 sq ft and bath count of 2 full / 1 half follow those listing records. The 2,887 sq ft figure includes unfinished basement and comes from seller materials. Annual tax figures of about \$4,679 (listing source) and about \$4,287 billed for 2026 (county-record snapshot via a brokerage property page) should be reconciled on the tax certificate.

HRCA's 2026 assessment of \$696 per year (\$174 per quarter) is published by the Highlands Ranch Community Association. Seller materials cite about \$101 per month, which may reflect HRCA plus the Firelight sub-association. Firelight at Highlands Ranch is a registered Colorado HOA (registration 27256), professionally managed. Confirm both amounts and what they include.

School names — Heritage Elementary, Mountain Ridge Middle, Mountain Vista High, Douglas County School District RE-1 — come from listing-site assignment data. Confirm on the district locator. Market context (median sold price near \$710,000 and a roughly 10-day list-to-contract median in recent Highlands Ranch tracking) is community-level, not a promise about this house.

The \$10,000 buyer incentive is offered by the owner and is subject to lender and loan-program guidelines. It is not a guarantee of credit approval. Cooling is reported on the MLS as window or wall units. A radon mitigation system is reported as installed; test results belong in the inspection file.

Equal Housing Opportunity. Listing courtesy of Brad Smith, MB Peak Performance Group, 303-887-9559, Brad@BradHomes.com. Buyers should verify all information independently and review the seller's property disclosure, title commitment, and HOA documents before removing contingencies.