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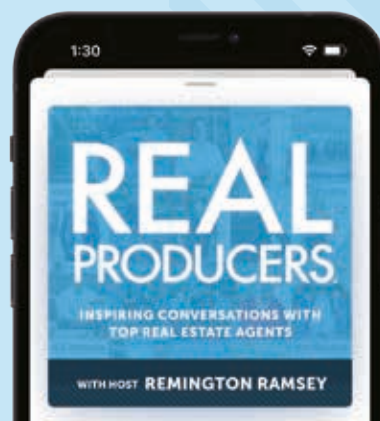


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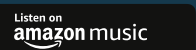
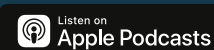
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Meet Your Inspector

*Inspections Over Coffee
Certified Master Inspector Dan White*

Why did you choose this field?

We were purchasing a home in Colorado, and our agent advised that finding a home inspector might be difficult due to a shortage. I was curious, so I researched becoming a home inspector. As a very detailed and process-oriented person, I saw this path as a great opportunity for a new career outside the film industry, where I'd been for 24 years.

What do you love about your work?

That I get to be outside and work with amazing people every day. I lead by example, and I truly love looking at a home from top to bottom and taking both a macro and micro look at all of the components and how they work to give our clients the best picture of their future home.

How do you spend your free time?

My wife and I moved here from California a few years ago, and we love living in Colorado. I enjoy gardening and working in my yard, cooking, traveling, and watching movies.



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KICK A-Z

Home Inspections

Drew & Christina Faulkenburg

A Trusted Name in
Home Inspection Services

▶▶ partner spotlight

By Christine Bowen
Photos by Alyssa Benson, A.B. Consulting NoCo

In the competitive world of real estate, finding a home inspection company that stands out can be challenging. However, Kick A-Z Home Inspections, founded by Drew and Christina Faulkenburg, has managed to carve a niche for itself with its unique approach and commitment to excellence.

Before Kick A-Z Home Inspections came into existence, Drew was a seasoned general contractor, dedicating over a decade to his own construction business. However, the demanding nature of the construction industry, coupled with a desire for a better work-life balance, led Drew to explore alternative career paths.

The idea of home inspecting was introduced by a friend who recognized Drew's skills could seamlessly translate into this new venture. After some intensive in-person training, Kick A-Z Home Inspections was born, marking its fifth year in business in 2024.

In the initial stages, Christina took a proactive approach, personally visiting real estate offices and agents, attending open houses, and networking within the industry. This hands-on strategy paid off as Kick A-Z Home Inspections quickly gained the trust of real estate professionals, leading to referrals and collaborations with major real estate groups. Christina says, "They opened up their arms to us and it took off from there."

Despite the challenges posed by COVID-19 starting in 2020, Kick A-Z Home Inspections adapted by leveraging existing relationships and gradually expanding its client base through word of mouth and referrals. Christina states, "Today, we have successfully transitioned from Drew juggling both construction and inspections to focusing solely on providing top-notch inspection services, and we are very proud of this accomplishment."



Congratulations to Kick A-Z Home Inspections on their 5 Year Anniversary!



When it comes to home services, trust is vital, and we strive to be that reliable and skilled partner for our clients.



One distinguishing factor for Kick A-Z Home Inspections is Drew's background in construction, setting the company apart from competitors. In a state where no specific experience is required to become a home inspector, Drew's knowledge of home construction and the mechanics of a home adds a valuable dimension to the services offered.

The company also takes a family-centric approach, understanding the importance of homeownership, especially for first-time buyers. Kick A-Z Home Inspections even goes the extra mile by providing children with an adorable "monster-free home" certificate, alleviating any fears they may have about moving into a new home.

Christina's favorite part of the job is helping clients navigate the inspection process. Rather than relying solely on online bookings, the company prefers direct communication to understand clients' needs and reasons for moving or buying a home. Christina says, "They're spending a lot of money for a home inspection, and I want them to feel confident in what we do and how we do it." Building confidence in clients is a priority, ensuring they feel informed and supported throughout the inspection.

Kick A-Z Home Inspections offers a range of services catering to diverse needs in the real estate market. The "Big Five" pre-listing inspections, covering the roof, foundation, electrical, plumbing, and HVAC system, have become crucial in helping homeowners understand potential issues before listing their properties. Recognizing that major expenses often arise from issues like roofing and foundation, Kick A-Z Home Inspections advises clients on addressing these concerns proactively.

With Colorado growing rapidly, Kick A-Z Home Inspections has a strong emphasis on new construction inspections. The company addresses the three critical phases: pre-drywall, pre-closing, and the 11-month warranty inspection. The emphasis is strongly placed on advocating for multiple inspections during the construction process. Given the pace of construction, the company strongly recommends multiple assessments to address potential issues promptly. Christina says, "Since the construction process is carried out by individuals, and, as with any human endeavor, errors can occur. It is crucial to acknowledge the necessity for careful scrutiny. Simply because a residence is newly built does not guarantee it is devoid of mistakes."

Apart from residential inspections, the company extends its expertise to small commercial spaces, and multi-unit family homes as well.

Understanding the time-sensitive nature of real estate transactions, Kick A-Z Home Inspections strives to be flexible, accommodating inspections within 48 hours usually. "We know that sometimes real estate agents



require a quick turnaround, and we adapt to meet these needs whenever possible”, states Christina. Furthermore, Kick A-Z Home Inspections follows a meticulous process of gathering information, communicating with all parties involved, and providing comprehensive reports by the end of the day.

During their leisure time, the Faulkenburg family enjoys a variety of activities. Drew, a passionate climber, has plans to ascend El Capitan in Yosemite alongside his brother soon. His brother was recently diagnosed with MS, and they want to check off items from his bucket list while he is still physically able to do so. Drew also loves building Legos with their daughter, Juniper. The family’s commitment to spending quality time is evident, with two dogs adding joy to their lives. Christina states, “Drew is a native of Colorado and his parents live nearby. My family relocated here approximately seven years ago, and I have also been a resident for an extended period. My Mom lives with us, and we enjoy having her so close. Family is paramount to us.”

Drew and Christina make an effort to travel when they can. They like to visit Puerto Vallarta with their daughter and Drew’s parents. They also try to go on road trips to see friends around the country when time permits, visiting places Kelso, WA, Birmingham, AL, and Sedona, and Lake Havasu in Arizona.



On a final note, Kick A-Z Home Inspections leaves a lasting impression on clients and the real estate community through its commitment to excellence, family-oriented approach, and deep industry knowledge. “We take immense pride in our work, and our commitment spans the entire process, from start to completion. Our hands-on involvement includes scheduling appointments and engaging with the right individuals throughout. Our accessibility is a key aspect – even a year and a half later, clients feel comfortable reaching out to us for recommendations, whether it’s for a handyman or a plumber. This underscores our dedication to actively participating in the communities we serve, fostering connections among residents. The fact that clients return to us speaks volumes about the positive experiences they’ve had, emphasizing the trust they place in us. When it comes to home services, trust is vital, and we strive to be that reliable and skilled partner for our clients”, states Drew.

As a trusted name in home inspection services, Kick A-Z continues to contribute to the Colorado real estate landscape, providing peace of mind to homeowners and real estate professionals alike.

“ We take immense pride in our work, and our commitment spans the entire process, from start to completion. ”

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“ Drew and Christina are awesome to deal with. They are prompt and professional and we will highly recommend them to friends and family needing inspections done. ”
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CHRIS RAMPONE

▶▶ REALTOR® spotlight

By Jacki Donaldson | Photos by Erin Waynick, Erin Waynick Photography

RE/MAX ALLIANCE

GUIDING GENERATIONS HOME

Chris Rampone is an enthusiastic champion of the American dream. As a second-generation Italian-American, Chris, originally from Los Angeles, CA, and a resident of Loveland since 1989, is honored to play a part in helping folks build a legacy. As a successful REALTOR® with RE/MAX Alliance, he leverages his previous professional experience in the construction and jewelry industries to ensure that everyone has a chance to own a home.

“The road to home ownership is not the same for everyone,” shares Chris, who commits to working with his clients for as long as necessary and remaining in touch beyond closing. His 82% referral rate is a testament to the customer service and care he provides. “I have resources to help people in all areas,” he says, referencing his ability to assist with everything from credit repair to home repairs.

Chris’ skill in meeting his clients’ diverse needs flows from his multi-faceted background. The guy who spent many summers working on his family’s cattle ranch in Colorado and later owned a horse farm earned a degree in electrical construction and a contractor’s license. Working in both California and Colorado, Chris fully understands all home construction phases. “Working with clients feels so natural because I can go over everything I see from a construction perspective and guide them toward a good purchase, whether it’s a home that needs repairs or a showroom-ready property,” Chris explains.

While phasing out of construction and before real estate, Chris owned a jewelry trade shop, working behind the scenes as a master jeweler for national chains. “I learned a lot of my customer service skills during that time,” he comments. Chris then delved full-time into real estate at the end of the 2009 recession, which resulted in just two sales that first year. Every year since, though, he has been on an upward trajectory, earning many honors,



awards, certifications and designations, including Certified Residential Specialist (CRS), New Construction Certified (NCC), Graduate REALTOR Institute (GRI), Certified Luxury Home Marketing Specialist (CLHMS), Certified Negotiation Expert (CNE) and Senior Real Estate Specialist (SRES).

Chris credits RE/MAX Alliance for the amazing support it has offered him for his 10 years at the brokerage. “We have access to so much education,” he states. “I continue to learn to better serve my clients. I watch the financial market closely, and I like to educate my clients on return on investment.” In addition, Chris is passionate about helping the next generation of real estate agents. “A lot of times, you don’t know what you don’t know yet, so you need a mentor, and I think mentorship improves the industry. It decreases the frustration of being new because you have someone who will answer the phone and help.” Chris, a solo broker, also thrives when partnering with other agents on special projects, like multi-family properties, all the while protecting clients as best as he can

“
I HAVE THE SAME RESPECT FOR
EVERYONE AND TAKE TIME FOR
THEM. I WANT EACH PERSON
TO FEEL IMPORTANT, LIKE THEY
ARE MY ONLY CLIENT.

”





“

A LOT OF TIMES, YOU DON'T KNOW WHAT YOU DON'T KNOW YET, SO YOU NEED A MENTOR, AND I THINK MENTORSHIP IMPROVES THE INDUSTRY.

”

with his expertise in rural and residential properties. “I want clients to have full knowledge of what they are purchasing,” he expresses.

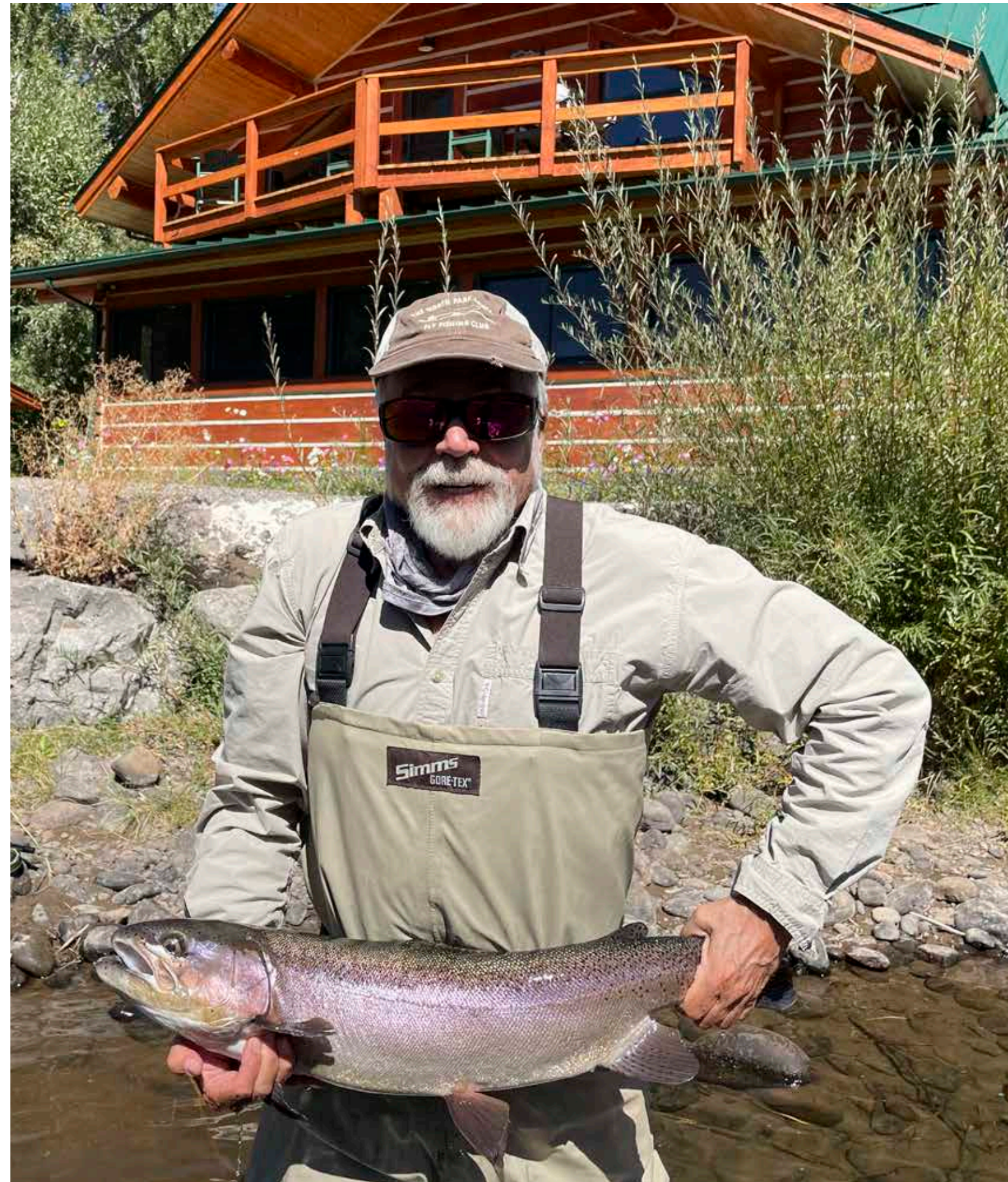
Reaching into the community, Chris has volunteered to build homesites for Habitat for Humanity, and he drives for Meals On Wheels. “I enjoy seeing the smiling faces when I show up and deliver meals,” he notes, calling the work a “reality check” as it reminds him to never forget about humanity and what’s happening in the world. “I don’t just do the job; I see the people, which is the part I really enjoy.”

When Chris is not busy giving to his clients, other agents and the community, he practices his angling techniques as a fly fisherman, enjoys pheasant hunting with friends and loves collecting Southwest art. “I collect mostly pots and blankets,” he mentions. “I have a connection with this art as part of our American heritage. I support it to make sure it doesn’t go away.”

Reflecting on his childhood, Chris clearly remembers learning from his parents how important owning property is. “My great-grandparents weren’t able to own land where they came from,” he recalls. “The rewards of it, especially the security and financial part, are huge.” Chris’ parents taught their next generation to thrive, and now, Chris is doing the same, taking time for each client he meets, from first-time home buyers to luxury buyers or sellers. “I have the same respect for everyone and take time for them,” he says. “I want each person to feel important, like they are my only client.”

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HARGER

Kari & Shawn

THE HARGER HOME TEAM



power couple

By Kate Shelton
Photos by Erin Waynick, Erin Waynick Photography

HOME IS WHERE THE HARGERS ARE

“Working together has been better than we could have imagined,” said Shawn Harger, one half of the dynamic duo known as The Harger Home Team. “Of course, there have been bumps in the road, but it’s provided us a life beyond what we could have ever dreamed.”

Shawn and Kari Harger are high school sweethearts, proud parents, and co-agents. They have built a powerful real estate business in Northern Colorado, learning to manage both their family and relationship along the way. For Shawn and Kari, home is wherever they are together, and business is, too.

They both grew up in Denver. Shawn and Kari met in high school and quickly fell in love. Shawn, one year older, moved to Fort Collins to attend Colorado State University. When Kari graduated, she followed suit. They soon married and began their family in Northern Colorado. Shawn spent the first several years of his career teaching and coaching, and Kari worked as an esthetician.

“With four kids at home, we needed to make a change,” she said. “We actually thought about real estate for more than a decade before we made the move. We just knew that the financial possibilities and the flexibility were what our family needed.”

They both quit their jobs and became licensed real estate agents. “Had we known what we know now, we would have done it differently,” Shawn said with a warm laugh. “It was literally sink or swim and we

had to swim hard.” The couple created the Harger Home Team and hit the ground running.

Their first year proved to be extremely challenging. “We had a moment where we debated giving up and going back to our old jobs, but we decided to give it one more shot and moved over to C3 Real Estate Solutions. Their values aligned with ours and we hoped that with more support, we could make it,” she said. “We felt like this was where God was leading us and we wanted to make it work.”



The Harger’s gamble paid off. They’ve built a business they’re proud of, and they feel certain they’re where they are meant to be. “We love what we do,” Kari said. “We’ve formed amazing relationships with our clients, and we’ve been able to help so many people along the way.”

“We remember what it was like to buy our first home and what a big impact it had on us,” detailed Shawn. “We try to carry that with us. What we do has a big impact on our clients, and we’re blessed to help them with one of the biggest events in their lives.”

“
OUR CLIENTS GET
BOTH OF US AT
ALL TIMES, AND WE EACH
GET TO WORK TO
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”

Shawn and Kari have unconventionally designed their team, but it works for them. They co-list every transaction and manage it together from start to finish. “We tell our clients that we’re a two-for-one deal,” Shawn said. “Our clients get both of us at all times, and we each get to work to our strengths. I’m a people person and build relationships, while Shawn uses his educational background to help our clients understand the process,” Kari added.



“ WE REMEMBER WHAT IT WAS LIKE TO BUY OUR FIRST HOME AND WHAT A BIG IMPACT IT HAD ON US. WE TRY TO CARRY THAT WITH US. WHAT WE DO HAS A BIG IMPACT ON OUR CLIENTS, AND WE’RE BLESSED TO HELP THEM WITH ONE OF THE BIGGEST EVENTS IN THEIR LIVES. ”

“We don’t always agree on the best way to do things,” Shawn said. “Which is a good thing. Our clients get both our experience and our different perspectives. A fair amount of the time, Kari will have a different opinion than me. We’re able to chat about both options with our clients, and they get to pick what works for them.”

The Hargers never set out to grow a team, but it’s happened organically nevertheless. Sam Aldern was a 6th-grade teacher for two decades and the principal of Beattie Elementary for many years. He enjoys helping a handful of clients a year. Last year, Blaze Mickelson joined the team as a new agent. He dabbled in real estate investments in college and bought his first home at 21. He works as a personal trainer and nutrition coach on the side while he builds his clientele. They are open to adding more to their team but creating a large team is not the goal. Having quality, caring agents that focus on their clients is what they look for.

In the 12 years they’ve been in the business, the Hargers have made a name for themselves in the region. However, success has never been as important as satisfaction to the couple. “For us, it’s not just a transaction. We’re here for the relationship we build along the way,” said Shawn. “We don’t care how many deals we close, as long as our clients get what they need and they’re happy,” said Kari.

When they began they created the tagline, Selling Homes. Building Relationships, and that has become the entire focus of their business. They use selling homes as a conduit to building and cultivating relationships. “We have been so blessed to meet and become friends with so many people we never would have connected with outside of real estate. Those relationships mean so much to us,” said Shawn.

Despite all their accomplishments in the real estate world, the thing the Hargers are most proud of is their kids. Their oldest son, Cole, lives in Fort Collins and works in real estate marketing. Garrett is a Navy Seal, and he and his wife, Amanda, are stationed in Virginia Beach. Kylie just graduated from Colorado State University; she and her fiancé, Jack, will marry this fall. Their youngest, Loudon, is a junior at Lenoir-Rhyne University in North Carolina.

With adult kids, the couple is reimagining their Harger home life. “We’re empty nesters now,” said Shawn. “It’s interesting to go from a busy family of six that is always headed somewhere to just the two of us, but we’re having fun finding new hobbies and ways to fill the time.”

The Hargers have recently taken up disc golf and love exploring new courses around the country. They spend as much time outside as they can hiking and walking their dog, Harley. They also have two cats, Megs and Mila. Kari volunteers as a Mentor Mom for the local MOPS (Mothers of Preschoolers) chapter.

The Hargers are looking toward the future. Shawn recently went back to his roots and built an online education course for new agents. He looks forward to using his earned experience and teaching background to help develop the next generation of great agents.

For the Hargers, home spells happiness, and they remain committed to helping their clients find it.

Connect with The Harger Home Team at www.hargerhometeam.com.



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Experience seamless communication, adept problem-solving, and a professional and pleasant closing process with Lori Niswender. With 18 years of closing experience in Northern Colorado, Lori serves as the team lead for our Fort Collins office, generously sharing her extensive knowledge with her colleagues. Lori enjoys spending time with her husband, Eric, and daughter, Taylor. She is also a sports fan, enjoys summer concerts, and hiking the beautiful Colorado mountains. Lori's invaluable contributions make her an exceptional asset to First American, and we are thrilled to have her as part of our family.

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JOANNE NOELLE



THE
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THE HEARTBEAT OF FAMILY- FOCUSED REAL ESTATE

If Joanne DeLeon were to describe her approach to real estate, she would likely use the words *serve first*.

She'd also mention family. One word she will not share is transaction. As a Broker Associate/ Partner at The Group Inc.,

Joanne operates from a mindset steeped in relationships, not commissions, profits and bottom lines.

She prefers the word transitions. For Joanne, real estate is more about building lasting connections and guiding individuals through significant life events, ensuring that each step reflects the essence of service and the importance of family.

Joanne, originally from Wisconsin, served her two sons as a stay-at-home mom until 2000 before embarking on her 24-year real estate career.

"When my kids hit the fifth and sixth grades, I wanted to do something that gave me some freedom to be with them," she shares. "I started working at The Group Inc.'s Mulberry office assisting 11 heavy-hitter agents and learning the ins and outs of the business." When Joanne decided to go into sales, she had a strong foundation. "My first year was a great success because I had served first," she says. "I am really proud of that first year."

In addition to literally serving before becoming a successful entrepreneur, Joanne aligns with the serve-first notion of building a business by figuring out how to best serve clients, not by asking, "How can I make money?" She has become such a master at the concept that she has authored a book, *The Concierge Mindset: Take Your Real Estate Business to the Next Level and Regain Your Life*, in which she teaches others the principles of what she likens to being a prepared concierge. "People give me their

houses, and I give them our concierge services,” she explains. “They walk out of their homes, and I use my network to turn them into something magical.” When someone in the network isn’t available, Joanne gets to work. She recalls helping an elderly client by cleaning his house, lining drawers and staging the home. “I am invested in my clients as if they are family,” she says, naming military families as one of her most treasured demographics.

Through her book (a perfect airplane read), Joanne, a perennial RealTrends Americas Best Real Estate Agent, helps other real estate professionals increase their level of service and become top producers. She imparts her wisdom about adopting a concierge mindset, shares her top 10 concierge tools and reveals four ways to go above and beyond.

In all her endeavors, Joanne’s overriding theme is family, which on the home front includes her sons, Justin and Jonathan, and her husband, a former Hewlett-Packard Engineering Manager and now owner of Focus 1st, a software company offering a revolutionary subscription-based pricing tool for REALTORS®. Also in the family are two daughters-in-law, Julie and Sarah, and three grandchildren, Landon (7), Tegan (6) and Ashton (4). Jonathan and his wife, Sarah, work for Focus 1st. Justin is a Major in the United States Army and is currently stationed in Oahu, HI, where his wife, Julie, homeschools their three children.

Joanne and her husband, Tim, have a deep-seated passion for supporting families and their local community through various philanthropic endeavors. Among their commitments, they have been honored as Morgan Society Members at CSU and are active participants in Group Gives, esteemed Alexis de Tocqueville members of the United Way

and dedicated supporters of Partners, Respite Care, Finally Home and numerous other initiatives.

Joanne also has a fitness family and has competed in the Masters CrossFit Open. “I love weightlifting like artists love art,” she smiles, adding that she is also a fan of hiking and riding electric bikes in Estes, where she and Tim have for several years owned a second home, proving to be a wonderful retreat, as well as a sound financial decision. Joanne loves to teach others about investing, sharing, “I love to teach real estate, and I really love teaching about owning rentals and secondary homes.”

Joanne is passionate about personal growth, and she recently graduated from an intensive real estate coaching program. Moreover, she is deeply committed to giving back by mentoring fellow agents within her professional community.

Looking back 24 years, Joanne is grateful that she found The Group Inc., and staying with the brokerage for more than two decades was a no-brainer.

“I was born and raised here, which is sometimes an anomaly because so many agents move around,” she voices. “I feel like The Group Inc. is family, and I love family.”

Joanne’s clients are thrilled to be a part of her family, as evidenced by her buyers John and Clare F., who remark, “Buying or selling a home is more than a business transaction. The process is usually connected to life changes, and in our situation, it involved moving from Seattle to Fort Collins to be near our son as he started college at CSU.... Relationships are very important to us, and after working with Joanne, we know that she values relationships, as well.... We appreciate her guidance and recommendations during a transitional period for us. If the time comes that we decide to sell our house, we already know who to turn to for our agent.”

“
**I AM INVESTED
IN MY CLIENTS
AS IF THEY ARE
FAMILY.**
”





“
 I LOVE TO TEACH
 REAL ESTATE, AND
 I REALLY LOVE
 TEACHING ABOUT
 OWNING RENTALS AND
 SECONDARY
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Before entering the title industry Mallory worked as a licensed REALTOR® in Northern Colorado.

Mallory is a Colorado State alum. She studied finance and real estate at the College of Business, which is where her interest in real estate grew and led her to pursue a career in the industry.

Originally from the central coast of CA, Mallory is a wine enthusiast and studied to be a sommelier prior to finishing her finance degree at CSU.

Quality family time, hiking, camping, or adventuring around Colorado is how Mallory likes to spend her time out of the office.

Comfort, simplicity, and home buyer/seller education are what Mallory strives to bring to each transaction.

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Chris Mullenberg, eXp Realty – Mullenberg Team:

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A New Year with New Opportunities

A quick look at several changes for 2024:

Every year, the mortgage industry welcomes (and sometimes dreads) various changes that can affect the ability for the average borrower to obtain a great mortgage. This year, however, brings with it more changes than usual. The most noteworthy of which being:

Conforming/Government Loan Limit Increases:
Standard Limits were raised to \$766,500, with high cost counties going as high as \$1,149,825 for a 1 unit property, and as high as \$2,211,600 for a 4-Plex

Legislation was passed in late 2023 which lowered the property tax assessment formula for 2024, providing some much-needed relief to homeowners and prospective home buyers. Specifically, the assessment rate was lowered from 6.765% to 6.70%, with an additional \$55,000 exemption taken off of the assessor’s market valuation, before the computation is done. For the average \$600,000 home, this will result in a savings of approximately \$400 per year in property taxes.



Justin Crowley

Sr. Loan Originator 200 S. College Ave Ste 10,
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Minimum Down Payment Requirements for Owner-Occupied 2-4 Unit Properties were reduced from 15/25% to only 5% on Conforming Loans. This enhancement, aimed to compete with FHA’s 3.5% minimum, can provide an easier and less-expensive mortgage solution for buyers with limited funds and good credit. For example, a well-qualified buyer of an \$800,000 3-Plex would enjoy savings of around \$250/mo, with far lower closing costs, and would be able to use the future rents of the two unoccupied units to qualify, without restrictions.

A proposed bill to ban the practice of selling “Trigger Leads” in 2024 has unfortunately stalled out in Congress. This refers to how a credit agency can sell a consumer’s contact info without permission or notification, to as many telemarketing companies as they wish. Consumers can, however, visit the website OptOutPreScreen.com to remove themselves from these call lists (although it can take up to four weeks to activate).

Have a fun and prosperous 2024!

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