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FIRST AMERICAN TITLE**

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If you are interested in contributing or nominating Realtors for certain stories, please email us at mary.burrell@n2co.com.

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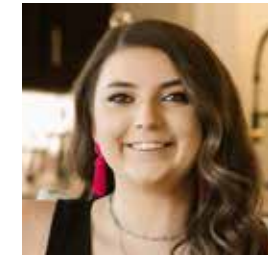
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First American Title

▶▶ partner spotlight



True Commitment

By Sam Burrell

Photos by Erin Waynick, Erin Waynick Photography

“Once this business gets you, it’s hard to get out,” Lori Niswender, First American Title’s Closing Team Lead for Fort Collins, said, “because it’s challenging, it’s fulfilling, and we work with really amazing people.” She isn’t the only member of First American Title’s Northern Colorado leadership team with that sentiment, either; Branch Manager of Greeley and Loveland Eddy DeHerrera and Abbey Howell, Area Manager Director for NoCo, Boulder County, and Brighton, expressed similar thoughts, both on the industry and on the company they work for. Though the three come from different backgrounds and started their careers as escrow officers in different ways, First American’s people-first culture, and the relationships they’ve built here, has allowed them all to thrive in the Northern Colorado market.

Lori, who was born and raised in Fort Collins, started her career as a middle school teacher, but eventually became an escrow officer with a little help from her sister. Although she now lives in Cheyenne, Wyoming with her husband, Lori continues to work in the Northern Colorado market she loves. She particularly enjoys the relationships her career has allowed her to create, with her clients, other escrow officers, REALTORS®, and the First American team, as well as the growth opportunities she’s had here.

Eddy is also Colorado born and raised, although he hails from the southern part of the state and came up north for college at Colorado State University. It was here that he became involved in closing, when his friend’s mom, who worked at a Denver title company, hired both Eddy and his friend part-time. “It was just so intriguing to me; it completely sucked me in,” Eddy said. He’s been in the industry for 24 years now, 8 of which have been at First American. He likes building trust with REALTORS® and his clients, and particularly loves seeing the joy that closing brings people when everything is said and done.



Eddy DeHerrera

“

Being the person who could help people, who could get the deals done, it really changed my perspective about our industry. Closing a file went from being a transaction to a very personal event that I was honored to be a part of.

”

Abbey loves her team and the real estate industry for the people she interacts with and the impact she can have on them – a point that was driven home for her following the effects of the 2011 tornado that struck her then-home of Joplin, Missouri. “That was a defining moment for me in my career,” she said. “Being the person who could help people, who could get the deals done, it really changed my perspective about our industry. Closing a file went from being a transaction to a very personal event that I was honored to be a part of. Getting people back into homes was the one small thing I could help with during a time of devastation.”

All three emphasized how much they enjoy working at First American Title and how different it is from other title companies in the market. It doesn’t matter that First American, which was founded in 1889 in Orange County, California, is a large global company operating in over 40 countries – with hardworking and experienced employees, supportive corporate leadership, and impressive cohesiveness among teams, First American has a local feel and is always ready to serve the people in the community. Each branch makes its own local decisions, and branch employees work closely together, whether they’re on the sales team or closing staff. “The fact that there’s so much crossover and that everyone takes care of each other’s clients as if they were their own; it’s just something amazing, and it’s not something I’ve experienced at any other company I’ve been at,” Abbey said.

Working at First American has also offered Abbey, Eddy, and Lori amazing growth opportunities, they said, especially as leaders, a role in which they all now excel. Abbey, the area manager director, says she works for her team. “If they’re happy and their clients are

happy, then I’m being successful,” she said. Eddy, who got his degree in computer science and is the resident technology expert, prides himself on learning and understanding new processes completely (as his degree taught him) and likes to lead by coaching his team through all of that. “I’m a big fan of just coaching people how to fine-tune their processes and really learn the system,” he said. Lori prefers to lead by example, saying she would never ask anyone on her team to work harder than she herself is willing to work. “I am there to be their support system, to be someone who challenges them, and is there for any needs they might have. If I can’t help them, I’ll find a resource who can.”

When they aren’t building relationships with REALTORS® or working with their clients, all three find ways to enjoy Colorado – or, in Lori’s case, Wyoming. Abbey has been married for over 20 years and has two children. She adores animals, donating quarterly to the Denver Dumb Friends League, and she loves to travel. Eddy, who has a 17-year-old pug and Jack Russell Terrier mix, loves all things Colorado – hiking, kayaking, and camping. He’s also involved in Neighbor for Neighbor and loves to make new friends and hang out with existing ones. Lori also enjoys hiking, as well as attending summer concerts and watching as much football as she can (CSU being one of her favorite teams). She and her husband are currently helping to plan their daughter’s wedding. All of them have found a home in Northern Colorado and at First American.

“I love the Northern Colorado market, and I love our leadership team, and I love our state manager. It’s hard to leave when you feel like you have a great team and clients who are also your friends,” Lori said. “We just have a really great setup here.”

Connect with First American Title at firstamcolorado.com or (970) 658-4685.

“

I am there to be their support system, to be someone who challenges them, and is there for any needs they might have. If I can’t help them, I’ll find a resource who can.

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Abbey Howell

Lori Niswender

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▶▶ REALTOR® spotlight

Brian McKinnon

TELLING THE STORY
| REAL



By Kate Shelton
Photos by A.B. Consulting NoCo

“We are so fortunate to live in such a wonderful place. It makes my job easy – I focus on telling the story of our community through my videos and the rest flows. There is no shortage of wonderful people, businesses, or places to highlight. I am honored to bring attention to our community and I’ve built my business by doing just this – telling stories,” said Brian McKinnon, a top Northern Colorado REALTOR® with Real.

Brian grew up in Colorado and is proud to be a native. After high school, he moved from Arvada to Greeley where he earned a teaching degree. Brian spent the first eleven years of his career teaching social studies, with the last four at Greeley West High School. As with many teachers, Brian soon found that he was better suited for work outside the classroom.

In 2015, Brian decided to follow his heart into real estate. “I was always the guy that picked up real estate magazines in the line at the grocery store

to check out the houses. I originally wanted to get into fixing and flipping but I didn’t know how to get started so I decided I better learn real estate first,” he said. Brian quickly found just what he was meant to do – educate others about real estate and this community empowering them to make the best decision for them.

“I loved teaching – and I still do,” he said. “I just teach differently now. I teach people about the value of home ownership and the benefits of living in Northern Colorado. A lot of what I learned as a teacher – planning lessons, implementing systems, and even managing students – are still skills I use today.”

“ I TEACH PEOPLE ABOUT THE VALUE OF HOME OWNERSHIP AND THE BENEFITS OF LIVING IN NORTHERN COLORADO. A LOT OF WHAT I LEARNED AS A TEACHER – PLANNING LESSONS, IMPLEMENTING SYSTEMS, AND EVEN MANAGING STUDENTS – ARE STILL SKILLS I USE TODAY. ”

As a former social studies teacher, Brian uniquely understands the value of storytelling. Coupled with real estate training centered on the power of video early in his career, Brian has created a niche for himself as an internet personality. He tells the story of Northern Colorado through powerful videos and catchy social media Reels.

Brian was an early adopter of video and social media marketing, becoming one of the first in the region to dive in. While somewhat risky at the time, this strategy has paid off. With hundreds of thousands of video views and more than 50% of his business generated from online sources, Brian can safely say that video marketing has changed his life.

“I love video; it’s such a powerful tool and it’s launched my business further than I ever thought possible,” he said. Brian has created the online brands – MoveMe2Colorado and Everything Greeley – where he helps relocation buyers understand the magic of Northern Colorado before they ever move, and in the process, he’s captured an undeniable share of the market.



As an avid sports lover, Brian has learned that the best athletes are persistent and diligent. The reason Brian's video marketing has paid off is he has embodied those same characteristics. Brian posts at least two longer-form videos to YouTube and up to five Reels on Instagram every week, as well as Stories, and feed posts. It takes a lot of time and energy to create this level of content but his commitment pays dividends.

"At least half, if not more, of my business now comes from online. People comment all the time that they love my videos and find me welcoming. I am really proud of that. It's not about the numbers for me, it's about making connections and helping people find a home here," he said. With more than 165 videos on YouTube, relocation accounts for at least half of his business.

Brian's involved with upwards of 36 transactions a year on average and is continually looking for ways to grow that number. "I've been at this for years now, but video marketing is still a really viable tool," he said. "I don't see myself turning off the camera anytime soon."

“ IT'S NOT ABOUT THE NUMBERS FOR ME, IT'S ABOUT MAKING CONNECTIONS AND HELPING PEOPLE FIND A HOME HERE. ”

Transaction Coordinator, Rose Lawrence, and Assistant, Jenna Stabl, help Brian manage his systems so he has the bandwidth to serve his clients and create video content. "They've really taken a lot off my plate and helped me streamline my systems and processes so that I can provide the best service possible," he said. "I couldn't do this without them."

As much as he loves the marketing side of the business, Brian knows that it comes down to customer service and follow-through. "I geek out on videos but I also geek out on doing a good job for every client - no matter how they found me or what kind of listing or home they are looking for," he added.

Brian has been married to his wife, Jackie, for 17 years. They have two kids, Carter (15) and Violet (9). Their kids are active in sports and dance, and they keep the McKinnon family busy. Brian is still an avid sports fan and a Broncos season ticket holder. He attends Nuggets, Avalanche, and Rockies games as often as he can. Brian also loves to travel and play pickleball.

A cause that's near and dear to Brian's heart is the Colorado Fallen Heroes Foundation, an organization that provides support to families and agencies when an officer is killed in the line of duty. Brian is passionate about this work because his niece was left without a biological father as he was killed while in the line of duty. Brian also has a brother who serves as a Deputy Sheriff in the state of Colorado. "I do everything I can to help further their mission because of the grief of losing a loved one in the line of duty," he said.

Brian is proud of how far his videos have gone and he has big plans to bring his system to other states soon. "Real estate is the best business because if you stick with it and work hard, anything is possible," he said.

Connect with Brian and see his videos at moveme2colorado.com.



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FACTS ABOUT MIKE:

- HE WAS BORN AND RAISED IN COLORADO - HELLO COLORADO NATIVE!
- MIKE HAS BEEN IN THE TITLE INDUSTRY FOR 32 YEARS AND HAS EXPERIENCE IN ROLES RANGING FROM TITLE EXAMINER, OWNER AND MANY OTHERS IN BETWEEN.
- HE HAS 2 DAUGHTERS, 2 SONS & 4 GRANDBABIES.
- MIKE'S BEEN MARRIED TO HIS WIFE KATHY FOR 8 YEARS! - FUN FACT: THEY KNEW THEY WERE MEANT TO BE WHEN THEY FOUND OUT HER 2 DAUGHTERS AND HIS 2 DAUGHTERS HAVE THE SAME NAMES!
- SOME OF MIKE'S INTERESTS INCLUDE: GOLFING, OFF ROADING, TRAVELING TO ANY AND ALL BEACHES AND GOING TO BREWERIES.
- HE IS A PAST PRESIDENT OF THE GREELEY CENTENNIAL ROTARY AND HAS BEEN A MEMBER SINCE 2005.

CLIENT TESTIMONIAL:

"I'VE KNOWN MIKE OAKES FOR 20 YEARS AND HAVE FOUND HIM TO BE AN EXCELLENT RESOURCE FOR TITLE MATTERS AND IN SITUATIONS THAT REQUIRED CREATIVE SOLUTIONS TO ISSUES AT HAND. MIKE IS A KNOWLEDGEABLE PROFESSIONAL AND WOULD MAKE A GOOD TITLE PARTNER FOR ANYONE NEEDING HIS ASSISTANCE, I WOULD HIGHLY RECOMMEND HIS SERVICES. - NICK BERRYMAN, REALTEC COMMERCIAL



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Bob Sutton

The Group, Inc.

CHANGING THE NARRATIVE

For many years of his life, Bob Sutton believed that houses were for the wealthy. When he was just 19, though, the third-generation Fort Collins native who grew up poor in a trailer park changed that narrative when he purchased his first home. Several decades later, Bob is steadfast in challenging the notion that homeownership is for only a select few. Splitting his time between representing buyers, sellers, and investors as Associate Broker/Partner at The Group and teaching the Ninja Selling system to real estate professionals across the country, he feels blessed to help people transition from the lives they have to the lives they dream about.

Bob's path after high school started at Northeastern Junior College, where he pursued rodeo. Six weeks after arriving on campus, a bull stepped on his ankle and broke it. Bob returned home and took a job at a limestone mine. He recalls, "One day, I saw my ninth-grade civics teacher at the gas station on my way to work, and he asked what I was doing. I caught him up, and he said that with my good job at the mine, I should buy a house. I responded, 'Houses are for rich people.'" Bob's teacher disagreed, sharing that his wife, Patti Phillips, was a REALTOR® and could help him—and she did.

Bob was a proud homeowner at 19 and continued working at the mine for 10 more years. In 2001, at age 29, he got his real estate license. "Real estate had made such a difference in my life that I wanted to share the opportunity with other people," says Bob, who worked with Keller Williams and RE/MAX before moving in 2018 to The Group, where Patti has worked for 33 years. Bob's wife, Kassia, whom he met eight years ago while teaching a continuing education class, also works at the brokerage in the transaction department.



Applying the strong work ethic he acquired at the mine, Bob fervently embarked on his real estate career. In 2016, his best year, he closed 72 transactions. The large team he was running at the time closed 150. Bob, now producing with his partner, Leslie Beaudoin, has held many titles (Chair for the Fort Collins Board of REALTORS® in 2017 and REALTOR® of the Year in 2018), but one of his most coveted titles is teacher, which he says is ironic. "I never really liked school, but I knew I wanted to teach real estate," he comments. When he was invited to become a Ninja Selling instructor seven years ago, his work took on new meaning. "I spend

about half my time traveling and teaching for Ninja Selling and the other half selling real estate in Northern Colorado," he explains. Bob now averages roughly 20 transactions annually and spends around 20 weeks per year on the road teaching. "Expanding my reach has been such a blessing in my life," he smiles. "When I started selling real estate, I was helping people. By building a team, I helped more people. Teaching REALTORS® helps them help more people. I've always wanted to enrich other REALTORS® so they can provide better and far-reaching service."

Professing the three pillars of Ninja Selling—mindset, skillset, and action—through a comprehensive four-day course and workshops with partnering brokerages, Bob teaches a 16-step seller process, a 10-step buyer process, and a morning routine that he embraces in his everyday life. “Not using the system would not be fair or right,” he remarks, revealing that Ninja Selling helps REALTORS® earn more money than they ever have, serve more clients, and enjoy a better life from their efforts.

If Bob were to armchair quarterback his career, he would not change any of his plays. “Everything that has happened has put me where I am today,” he declares. “Real estate and the people I’ve met through the industry have changed my life, and I can’t even put into words how grateful I am. I’m a firm believer that the best is yet to come.”

Being outdoors nourishes Bob’s soul when he finds time to unwind and relax with Kassia and his daughter, Alauna. He enjoys camping, fishing, and traveling and will soon welcome a litter of puppies from the family’s top-quality bird dog. Bob and his family will keep one pup and will transition into the next role in the world of dog competitions.

Bob’s journey from a humble beginning to becoming a successful real estate professional and educator is a testament to the transformative power of perseverance and passion. Through his work, he champions the idea that homeownership is an option for everyone. As he looks to the future, Bob commits to making a positive impact, whether by guiding clients to their perfect homes, teaching REALTORS® to elevate their craft, or embracing new adventures with his family.

Connect with Bob at bsutton@thegroupinc.com.



“

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Shavonn JANES

THE JANES GROUP, CO-OWNER/BROKER

“When my husband and I first started investing in real estate, everyone said we were too young. They said we didn’t know what we were getting into, it was too risky. I’m so glad we never listened. We love the life we have created,” said Shavonn Janes, Co-Owner/Broker of The Janes Group.

Shavonn grew up in Loveland, Colorado, and has lived in the region most of her life. From a young age, she loved looking at homes and knew she wanted to work in real estate someday. Shavonn and Mike married young and started their family straight away. With five little kids and Mike in the oil fields, Shavonn was limited in her options to work outside the home.

With the oil boom in Northern Colorado, Shavonn was able to make her dreams a reality. The couple began investing in rentals, doing much of the fixing themselves. “I remember it so clearly,” she detailed. “Everyone thought we were crazy. They told us to save our money and wait until our kids were older but we just went for it.”

The Janes quickly found footing as real estate investors and began to see the potential for more. When their youngest daughter turned four, Shavonn decided to finally become a REALTOR® herself. “After buying a few properties, I knew I was meant to do this,” Shavonn said. “We never really connected with any of our agents and I felt that nothing was explained as clearly as I would have hoped. I wanted to offer people a different experience when buying a home, no matter where the buyers were coming from or what kind of home they wanted to buy.”

Shavonn earned her license in 2014 and her business quickly went from zero to one hundred. “I really thought I’d start out slow and build over time, but it all happened really fast,” she recounted. “It was wonderful though. I found my groove and began providing the kind of service I’d always wanted.”

In her first year in business, Shavonn sold 22 houses. By her second year, she doubled that number and in her third, she closed more than 80 transactions. “I’ve always been busy, but I’m never too busy to help people and I’m never too busy to explain the process to them,” she said.

With a large family and a busy business, Shavonn and Mike were ready for a change. In 2015, Mike left working in the oil field and they expanded their business. They started The Janes Group to provide more freedom and flexibility for their family. The couple also began to partner with builders, providing private investment for new construction.

Similar to their real estate experience, the Janes soon found they were better off doing it alone. “We really loved the home building process, but we could never find a builder that shared our vision and commitment to our clients,” she explained. “So, once again, we decided to do it ourselves.”

In 2019, Mike opened Solace Custom Homes and has taken over the homebuilding process himself. Mike and his team build several luxury homes a year, specializing in craftsmanship and customer service. About half of their homes are commissioned by landowners, while the other half are



DOING IT ALL



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built and sold after completion. Shavonn serves as Solace Custom Homes’s primary REALTOR®.

“It’s just really exciting to see all Mike’s hard work pay off. The homes are amazing and we strive to bring our client’s vision to life” she said.

Their business has expanded once again. Solace now offers remodels and renovations to Shavonn’s clients. Shavonn provides design services and Mike’s team completes the work. “It’s now just a full circle,” she said. “We can offer everything from real estate to design to construction and everything in between. We really like being there for our clients every step of the way to make sure they get the dream home they’ve always wanted.”

Even still, Shavonn says that first-time buyers are still her favorite. “I love watching people grow,” she said. “First-time buyers are growing into a new phase of life – growing their families, growing their businesses, growing their lives. It’s so exciting to see. I am always so grateful that I get to play a small role in their stories.”

Mike and Shavonn’s kids aren’t so little anymore, but family still comes first. They’re all very close and spend as much

time together as they can. Kirsten is 22 and just opened a boutique hair salon in Fort Collins. Kaylee is 18 and just enrolled in cosmetology school. Their twins – Aili and Kaiden – are 15 and are busy with school and activities. The youngest, Acie, is now 13 and loves soccer and basketball.

If all of that wasn’t enough, Mike and Shavonn decided to diversify their business in early 2020. They opened two Teriyaki Madness locations, one in Johnstown near Scheels and the other in Greeley. Opening restaurants right before the pandemic hit wasn’t ideal, but they’re glad to be on the other side. All of their kids have either worked or currently work in their restaurants and everyone loves the food.

Mike and Shavonn’s willingness to take risks and break the mold has paid off. She’s a top agent in our region and their custom home business is thriving. They look forward to expanding into building smaller, more affordable homes soon.

Shavonn has proved that she can do it all and there is no doubt she will continue to do so for years to come.

Connect with Shavonn at www.thejanesgroup.com.



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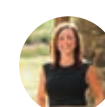
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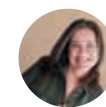
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Team Member Spotlight



Jennifer Hansen
Escrow Officer
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Meet Jennifer Hansen, Escrow Officer at First American Title with 26 years of experience.

Over the past two decades, Jennifer has developed a reputation as an expert in her field, due to her attention to detail and top-notch customer service. With experience in purchases, refinances, and sales, she is known for her expansive knowledge in a variety of real estate transactions.

Jennifer develops strong connections with clients, lenders, and real estate agents to ensure smooth and efficient communication with even the most complex of deals. Whether she is prepping documents, balancing funds, or communicating to keep everyone informed, Jennifer has it covered.

When she's not working on real estate transactions, she spends her free time relaxing with family and friends, working in her garden, or exploring the great outdoors.

Your Sales Team



Debby Myers
Business Development Manager
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Julie Constance
Business Development
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Lindsay Gilliland
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Understanding Appraisal Waivers

Dispelling the Myths and Adding Insight

For any transaction with financing, there will inevitably be a conversation about the appraisal process. *Is it expected to appraise? Are there sufficient comps? What if there's a gap?* These implied risks can affect the success of any contract, or at the very least, make for interesting posturing and negotiating along the way. It's no surprise, therefore, that when a lender offers an appraisal waiver (Property Inspection Waiver or "PIW"), buyers and sellers can breathe a sigh of collective relief. The understanding of how, when, and why these PIWs can be granted, however, remains largely misunderstood by the common home buyer/seller.

First, it's important to understand **who** grants the waiver (as it is not the originating lender). The two federal lending agencies, Fannie Mae (FNMA) and Freddie Mac (FHLMC), host electronic Automated Underwriting Systems (AUSs) which lenders utilize to complete the underwriting approval process. **Note that these conforming loans are the only ones that qualify for these PIWs.**



Justin Crowley

Sr. Loan Originator 200 S. College Ave Ste 10,
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Once enough loan data is available (Property address, purchase price, closing date, Debt-To-Income Ratio, FICO, etc), a lender can submit an application through these AUSs, which deliver an assessment of (among many things) whether or not an appraisal is required. In other words, **waivers are either granted, or they're not - They are not "applied for," or "approved."**

These systems are mainly scouring county record sale data, along with data from recently-submitted appraisals. Loan details, such as down payment, borrower credit scores, and/or occupancy type, are merely a secondary level of analysis. In other words, if there isn't enough data available for a waiver to be possible, it won't matter if a buyer has a huge down payment, or an 800 FICO - A PIW just might not be in the cards.

In short, it's a bit of a "black box," and you may not know whether or why a waiver is available, until the lender can process a complete AUS submission. As for your next transaction, may the odds forever be in your favor...

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