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*Inside:*  
BATINA NOAKES  
COUNTRY FINANCIAL

SEPTEMBER 2024

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If you are interested in contributing or nominating Realtors for certain stories, please email us at [mary.burrell@n2co.com](mailto:mary.burrell@n2co.com).

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Kayla Walker

ESCROW OFFICER

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**FACTS ABOUT KAYLA:**

- SHE WAS BORN IN GRAND JUNCTION AND ALTHOUGH SHE LIVED IN LOUISIANA FOR ABOUT 10 YEARS, SHE CONSIDERS HERSELF A COLORADO NATIVE!
- HAS BEEN MARRIED FOR 13 YEARS WITH 2 DAUGHTERS WHO LOVE TO BE ACTIVE. SHE SPENDS MOST OF HER TIME AT SOCCER, VOLLEYBALL OR BASKETBALL PRACTICES/GAMES YEAR ROUND.
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### What brought you to this field?

I came to the home inspection business from the restaurant industry. I wanted to learn more about homes while still being in a position to interact with and help people.

### What do you love about your work?

My favorite part of being a home inspector is when homebuyers feel empowered by the information I've given them.

### Fun facts:

You can find me climbing in the flatirons, trail running and hanging out with my Heeler, River. When I'm not outside I love to cook and bake. I love campfire cooking!



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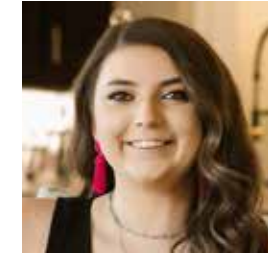
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**Mary Burrell**  
Owner/Publisher  
970-732-0469



**Madison Coble**  
Editor In Chief



**Jacki Donaldson**  
Ad Strategist  
Writer



**Candace Braden**  
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**Alyssa Benson**  
Director of Operations,  
Photographer,  
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**Erin Waynick**  
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**Kate Shelton**  
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**Christine Bowen**  
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We enjoyed a beautiful Colorado afternoon on July 21st for our 2nd Family Fun Day for REALTORS®, preferred partners, and their families. Thank you to all who came out and made it a fun day.

A huge THANK YOU to our premier sponsor, **Kinston**, who graciously hosted us at The Hub in Kinston at Centerra. And a big shoutout to Tracie Hartman with **Fresh Plate Catering** for the amazing barbeque. What a great location! If you haven't been, you need to check out The Hub and the Kinston development.

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JASON PERCHA  
AGENCY



Jason goes on to say, “When I mention FA, I’m referring specifically to financial advisors. Country Financial operates several offices across Northern Colorado, each functioning as an independent agency. Many of these are primarily insurance agents. Country Financial establishes rigorous standards centered on experience and accomplishments as prerequisites for becoming an FA. We’ve upheld these standards since our inception, a point of pride for us. Additionally, we serve as mentor representatives for other insurance agents within Country Financial. This involves partnering with fellow Country Financial agents in the area to cater to clients with diverse needs, including planning and investment requirements beyond insurance, for which they may not be licensed.”

In addition to providing financial services through Country Financial, Jason offers auto, home, and commercial insurance, with life insurance constituting a significant aspect of their operations. Jason says, “Personally, I consider it the most crucial service we offer to individuals. We dedicate substantial time to educating our clients about its importance. I frequently emphasize to them that even if they choose not to purchase it through me, ensuring they address their need is paramount. Over the years, through personal experiences and those of our clients, we’ve witnessed enough to underscore its significance. It’s something people need to plan for.”

Jason emphasized the importance of relationships, particularly with the real estate community. With deep connections to lenders and realtors in the area, Jason understands their pivotal role in clients’ lives, often being newcomers’ first point of contact. These relationships facilitate referrals and enable Jason to provide a seamless experience for clients, ensuring their financial and insurance needs are met with care and expertise.

Jason, a non-traditional student, worked in construction and bartending for about four years after high school before

## Enriching Lives Through Service

By Christine Bowen | Photos by Erin Waynick, Erin Waynick Photography

In the insurance and financial services industry, it’s not often you find a company deeply rooted in community values and committed to enriching lives beyond just selling policies. However, for Jason Percha, owner of the COUNTRY Financial - Jason Percha Agency in Loveland, this commitment is not just a motto; it’s a way of life.

As a captive agent for Country Financial, Jason wears multiple hats—Financial Advisor, Insurance Agent, and community advocate. Established in 1925, Country Financial boasts a century-long legacy of service, with its home office in Bloomington, Illinois. Jason’s journey with Country Financial began in June 2005, marking nearly two decades of dedicated service. Over the years, he’s built a reputation for providing comprehensive assistance to individuals, families, and businesses, covering everything from insurance needs to investment management and financial planning.

One aspect that sets Jason and his team apart is their holistic approach to financial services. Jason says, “While many agencies focus solely on insurance or investment, our team offers a wide range of expertise under one roof. This integrated approach allows us to better understand clients’ overall financial health and tailor solutions that meet their unique needs.”



returning to school. He attended schools in Texas and New York before completing his education at CSU. “It was during my time at college here that I met my wife, Sarah, both of us bartending our way through. We were essentially figuring things out as we went along; we had a one-year-old when I graduated college, and I managed to purchase our first house with tip money”, states Jason. Jason ultimately chose this industry for its potential to establish roots in the area where his wife has deep connections. They’ve grown to love the community where they’ve raised their children, despite Jason’s earlier years of frequent relocation.

Jason and Sarah have two children; Austin is 21 and has just finished his junior year at the University of Wyoming, where he is majoring in architectural engineering. Their daughter, Ava, is 17 and attends the Loveland High School where she just completed her junior year. The entire family loves to travel, and with the kids at their current ages, they are so fun to be around and can go anywhere. Several years ago, they decided to move away from material possessions and focus on spending quality time with each other. Jason says, “We work very hard and put



“While many agencies focus solely on insurance or investment, our team offers a wide range of expertise under one roof.”

in a lot of hours, so taking breaks together is important. We enjoy traveling to new places and experiencing new things, but our annual tradition of going to Cabo as a family is a significant event for us.”

The Perchas are a big sports-loving family, except for Ava; she’s indifferent but tolerates their enthusiasm. Jason says, “We’re passionate supporters of the Texas Longhorns, Broncos, Avs and the Nuggets, and sports bring us all together.”

Beyond business transactions, Jason and his team are deeply involved in community initiatives, supporting causes that resonate with them personally. Their commitment to making a positive impact is evident from sponsoring local events like Sierra’s Race Against Meningitis to organizing fundraisers like the Kawasaki Kids Foundation golf tournament. For Jason, it goes beyond mere policy sales; it’s about enhancing lives and contributing to the well-being of the communities they serve.

Service and support are key. Jason says, “Hillary Caligari plays a crucial role in our office. She is the friendly face you see when you walk in our door and ensures callers are directed to the right person. Cheryl Kouns has been a service person for Country Financial for over 15 years and is incredible at her job. My wife, Sarah, has managed the home and auto side of the business for the past 13 years and has been instrumental in its continued growth. We are committed to doing things right the first time, every time.”



As Jason reflects on his journey with Country Financial, he remains steadfast in his commitment to excellence and service. With a vision to enrich the lives of those in their community, Jason and his team continue to uphold the values that have guided them for nearly two decades. Whether it’s educating clients, supporting local causes, or building lasting relationships, Jason Percha and Country Financial are dedicated to making a difference, one life at a time.

**Connect with Jason and his team at (970) 669-1263.**


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# Batina NOAKES

## TAYLOR HOME PARTNERS

Batina Noakes recently helped her next-door neighbors and close friends sell their house and move to their dream home on a Kentucky farm. Although she misses the ease of spontaneous in-person visits, she's thrilled to have played a part in helping them settle into their cherished abode more than a thousand miles away. "Even though I had to watch them leave, they were so happy moving on to something they worked hard for their whole lives," Batina shares. "I love helping people figure out where they want to go and assisting in getting them there."

Delivering the best experience possible is Batina's priority. "My goal is avoiding the hiccups and staying ahead of the fires to keep everything running smoothly all the way through," she explains, comparing the hard work in real estate to the harder work in her 11-year run as the owner of an oil-field-turned-residential cleaning company. Batina balanced both professions for a couple of years before closing the cleaning shop and transitioning into full-time real estate in 2022. She appreciates that real estate is easier on her body and cherishes the

flexibility of aligning with Taylor Home Partners at RE/MAX Alliance.

Batina's mother, a title professional, introduced Batina and John Taylor, and the two hit it off. "I started with John in February 2022," Batina remarks. "He's been great, and working on a boutique team is the ideal situation for me because of the collaborative mentality. None of us are in a lane by ourselves." Batina, who co-lists with John, has grown her business year after year and is proud to close roughly 40 transactions annually. The self-proclaimed systems girl credits structure for her steady success. "My calendar looks like a rainbow," she smiles. "My kids' activities are one color, my work is another color, and urgent matters are another."

A typical day for Batina, an Alaska native, begins early with a cup of coffee on her back porch, where she answers emails and plans for the day, and then she heads for the office to knock out paperwork. Showings fill her afternoons and evenings, and her kids'

▶▶ rising star

By Jacki Donaldson  
Photos by Erin Waynick,  
Erin Waynick Photography



“

My goal is avoiding the hiccups and staying ahead of the fires to keep everything running smoothly all the way through. ”



endeavors also have a spot on the evening agenda. Sometimes, Batina is that mom in her car at athletic fields with her laptop and a day's worth of Stanley cups that hold everything from coffee to water to energy drinks to get her through the busy day.

Batina's own homebuying experience inspired her to pour herself into real estate. "I bought my first house when I was 18, and I had an agent who did not teach me anything, which landed me in a bad situation," she recalls. "As a result, I teach my clients about the market outlook, which loans are good for them and how small steps can help them achieve their dreams." Batina's drive also stems from fond memories of warm family gatherings while growing up; she delights in collaborating with clients to secure spaces where they can create stories to last a lifetime.

Holding all client stories close to her heart, Batina especially adores working with friends and family—the people she loves and trusts and who love and trust her. "The process is so genuine and easy," she comments, adding that she is grateful to meet so many amazing people through her work. "During my cleaning career, I met new people all the time,

so I love that this career has that same vibe." And in a joyous turn of events, many of her previous cleaning clients are now real estate clients.

As she continues navigating through her fourth year in the industry, Batina commits to maintaining balance in her personal life with her husband, John, daughter Makayla (13), son Kolby (10) and beloved yellow lab Duke (6). When John is home from his work in the Wyoming oil industry, the family enjoys outdoor activities like dirt biking and hiking. Batina, an avid golfer who treasures visits to her Alaska roots, enthusiastically mentions that on October 30, the family will be in the Price is Right audience—wearing their homemade t-shirts and vying for an on-stage spot—when the show films in town.

Batina approaches real estate with the same fervor she has for her upcoming TV appearance, viewing each interaction as a chance to shine and make a lasting impact. Among challenges and obstacles, she stays the course, her spirit never wavering as she teaches buyers and sellers the ropes and guides them to their grand prize.

**Connect with Batina at [batinasellsnoco@gmail.com](mailto:batinasellsnoco@gmail.com).**



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# K A M A R A Shanks

ELEVATIONS

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## *Starting Stories*

“The reason I love this career is because of the relationships I build with my clients. It’s about the story that I get to help them start. Whether they are moving into a new home where they will build new memories or selling a home and starting a new chapter,” said Kamara Shanks, a top agent at Elevations Real Estate, LLC.

Kamara is a rare Northern Colorado native; she has lived all over Northern Colorado. She grew up in Greeley for most of her childhood and then moved to Loveland in high school. Kamara planned to attend college, but as life goes, her plans changed and she started a family at a young age.

“That changed the trajectory of my life. Looking back, my kids are the best thing that has ever happened to me,” she said. “My kids are amazing people and truly my best friends. Having them forced me to grow up and get to work. I’m proud of the life, the career I have built, and the kids I have raised, all while being a single mom.”

Kamara started her career as an Executive Assistant, quickly working her way up to being a Senior Executive Assistant. It was in this role that she learned dedication, organization, and excellent communication skills. She worked in this field for nearly 15 years, before deciding she was ready for a change.

Since she was a girl, Kamara has always loved interior design and architecture. In fact, Architecture is what she had planned on studying in college. “A family friend was studying to take the real estate test and he kept telling me how good I would be at real estate. I finally just decided to go for it,” she detailed.

Kamara studied hard and passed the licensure test in one try, no small feat for a busy working mom. For the first several

## ▶▶ cover story

By Kate Shelton  
Photos by Erin Waynick,  
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months, she continued working as an Executive Assistant, while pursuing real estate on the side.

By 2016, she was ready to go full-time. She joined a team and began growing her business. “That team set me up for success,” she said. “I am extremely thankful for all I learned as part of that organization – dedication, time management, accountability, and the importance of great systems to run a business.”

Kamara quickly rose among the ranks of Northern Colorado agents, becoming one of the top producers in our region. “My niche is that I don’t have a niche,” she said proudly. “If someone needs help, I’m going to find a way to help them. I will work on any transaction and I will help anyone. I think it’s that attitude that has helped me continue to grow.”

In 2022, Kamara was poised to level up. She joined Elevations Real Estate LLC in Fort Collins. “When I came to Elevations, I knew right away that this was going to be a good fit for me. I felt at home; it is such a great brokerage. Everyone is experienced, uplifting, and the leadership provides highly educated guidance I need in such a genuine way.” Kamara said.

In her career, she’s closed nearly 300 transactions in less than 10 years and has been a leader in production volume every year. “I do high numbers but that’s never been my goal,” said Kamara. “My goal is to help everyone I can. I want to help people achieve their dreams and find them the home that meets their current needs.”

One major element that Kamara credits her success to is coaching. “I’m a firm believer that we all have something to

learn,” she said. “I have been a coach when I worked with newer agents, and I also invest in my own coaching. I meet regularly with a coach to keep my skills sharp and learn new ways to grow my business. Top athletes would not be in top shape without amazing coaching, and I think real estate agents need that, too. Having a growth mindset makes all the difference.”

Kamara feels lucky to live and work in such a beautiful place. She doesn’t see herself doing anything differently anytime soon. “I feel very grateful to do business here. Our industry is known for its competitive nature, but in our local sandbox, we are really good at building each other up. Our industry is typically very competitive, but I feel that we grow the respect of one another and celebrate each other’s successes.”

If Kamara wants people to know one thing as a single mom, it’s that women can do anything they set their minds to. “I’ve done this on my own for a long time, and I’ve had a lot of success because of my devotion to excellence. I want to encourage other women that they can do it too. You can have everything you want, you just have to put in the hard work and trust yourself. Nobody else is going to do it for you. Surround yourself with other successful people and work task by task to create and achieve your goals.”

Kamara practices an always-available real estate style. “Real estate doesn’t stop for anyone,” she said. “I work when my clients need me, no matter the time of day of the week.” It’s this commitment to her business and sharp communication that has earned her a large percentage of referral business.



“

MY NICHE IS THAT

I DON'T HAVE A NICHE.

”

While she works a lot, Kamara is thankful that her children all live nearby and they can spend a lot of time together. Andy (31) and his wife Danielle have three boys. “The time I get to spend with my grandsons are treasured moments,” Kamara said. Kamara’s second son, Tony (26), is back in Fort Collins and she is so happy to have him home again. Kamara also has two daughters and she is very proud of the young women they are becoming. Kaili (16) and Khloe (14) are

both very active in school, sports, and the FFA leadership team.

“I cannot say that I am living my dream life, but I am working hard to get there and on my path, I get the pleasure to help others start their next adventure and find their dream home,” Kamara concluded.

Connect with her at [www.kamarashanks.com](http://www.kamarashanks.com).

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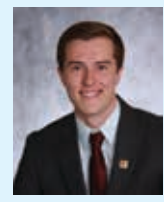


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# Understanding Appraisal Waivers

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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