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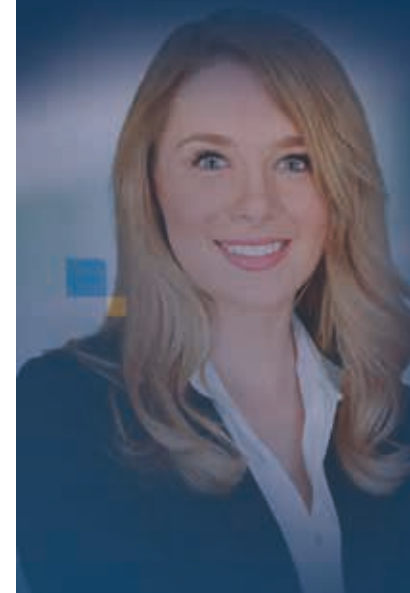
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If you are interested in contributing or nominating Realtors for certain stories, please email us at mark.vanduren@n2pub.com

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Publisher's NOTE

Hello! I know, I know, you're asking yourself "What is this magazine? Why am I getting it? Am I paying for it?" All these questions plus a litany of others I am sure! If you're reading this, then you're most likely in the top 500 Realtors in Colorado Springs! That alone puts you in an elite group...Congratulations! The magazine we produce is designed for just the top agents in the Pikes Peak Region and is produced monthly. We strive to focus on all things Real Estate and spotlight a top agent, as well as, an "up and comer" each month. Now for the questions...No, you are not paying for the magazine! It's free to our top performers, nor is there a subscription fee. Additionally, your dues to PPAR are in no part funding this publication, so it's really "free"! What are we all about you ask? To keep you informed about your peers in the marketplace, your ranking as an agent in the top 100 (see the standings) as well as, cutting edge articles on trends, technology, loans and title, to name a few.

While the publication is new to Colorado Springs, we publish magazines to over 20 major metro areas across the US with numerous others to follow in the coming months. We select the agents featured based solely on their ranking and their reputation in the field. This is a critical point, as we never accept any financial payment, of any kind, from the agents we feature. The stories are real, not canned, and we hope you will enjoy reading about individuals you may know professionally, but perhaps, not on a personal level. The "standings" are based completely on the MLS figures and taken directly out of the system. We do not manipulate the numbers in any way. In short, how you input into the system, is how they print. I have met with numerous agents and gained valuable input regarding the magazine and have made adjustments along the way. This is a magazine FOR the top agents and ABOUT the top agents. All the agents have indicated they love the concept. We currently have our first 5 issues reserved for the cover, and the "up and comer" articles. Additionally, they have quickly seen the value of using the magazine in listing appointments (especially when they are featured or highly ranked in the standings). It's not every day you can see your story and rankings, published by a true third party for FREE! The vendors that are listed in this publication have been vetted by Top Producers, such as yourself. Please contact them as needed, or if you have some vendors that you feel would be a good "fit," e-mail me and I will reach out to them directly!

"Who is producing this venture, you ask?" My name is Mark Van Duren, I have spent 20 plus years in advertising and publishing. I was a VP at Verizon and later SVP at Dex Media where I man-



aged over 700 sales and publishing employees focused on print and digital advertising. I left the industry in 2007 and started a Real Estate investment company. I have been involved in Real Estate for years and have had a real interest in continuing my involvement in this arena. I subsequently became a publisher at N2 and have been very happy, as I publish community magazines in Flying Horse and Cordera.

I encourage you to read the magazine and give me your unvarnished feedback. I will honestly listen and try to incorporate any and all feedback within the realm of reason as long as it meets our standards of integrity. If you have any feedback, questions or would like to discuss being featured in the magazine, please email me directly at mark.vanduren@n2pub.com

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**CAMELLIA CORAY, Real Estate Professional
CC Signature Group, Coldwell Banker**

Camellia Coray is the lead agent for CC Signature Group. She was raised in the Midwest, and at a young age, she met and married her husband, and they now have five children. Camellia enjoyed homeschooling her children for the first 20 years of her marriage. Throughout her years at home, training her children to be responsible, work hard and to have a heart for others was tremendously important. Patience and persistence, and being organized, helped her accomplish the undertaking of raising five children. Now Camellia and Bryan are enjoying their five grandchildren, riding bikes together, and the anomaly of being empty nesters.

Although Camellia fell in love with the world of education, she found herself in real estate at age 42.

She was a late bloomer to real estate. With encouragement from family and friends, it became her career of choice. “My years of raising children and homeschooling were focused on caring and educating. It was an easy transition to bring those skills and experiences into the world of real estate.” Camellia

has built a successful real estate business over the past 11 years with Coldwell Banker, and within their organization, she formed the CC Signature Group, an outstanding team of several agents and staff. Camellia is recognized in the real estate industry as someone with great character and values, and her team reflects these strengths and qualities as well.

The CC Signature Group was created on the core values of servicing and educating the consumer. The team brings together their combination of specialties for the benefit of their clients, including experience with land sales, new construction, and existing homes ranging from the first-time buyer to the luxury home market.

Meet the Team

Morgan is a driven, self-started individual successful in real estate since 2010. Her combined work ethic, sheer drive, and engaging personality have been key to her success. She credits these attributes to her background growing up on a third-generation farm in South Dakota. Morgan attended South Dakota State University to earn her Bachelor Degree in Economics, competed on



the SDSU Equestrian Team on scholarship, and waitressed four to five nights a week to make ends meet. Within that time, she also worked to secure her real estate license. Seven years later, Morgan is thriving in the real estate industry and a vital asset to the CC Signature Group team.

Sheryl VanDuren grew up in the good ol’ Midwest and has always enjoyed moving. As a child, she moved quite a bit, since her father was an executive for a pharmaceutical company. Moving as a child prepped her for her married life, living in nine states, owning 11 homes and raising four children. After her children became young adults, Sheryl realized that she had some “extra” time on her hands and decided to pursue her passion as a home stager. As she gained more knowledge in this sector of the industry, she decided it was time to check off a bucket-list item and go back to school. She received her real estate license and went immediately to work for the CC Signature Group. “This dynamic team of people has inspired me on a personal and professional level. We all share the same values and goals, which makes working fun!” She is passionate about helping people find just the right house to call home.

Zane Whitfield began selling real estate in 2001, after completing six years in the U.S. Army. He served as the managing broker for Coldwell Banker’s Colorado Springs office for three years. He

has earned the Certified Residential Specialist (CRS), the highest professional designation awarded to realtors in the residential sales field. Fewer than four percent of all realtors hold the designation. CRS designees have completed advanced training in residential real estate and have a proven track record of sales transactions required to earn the CRS designation. With a strong background in sales, marketing and new construction, Zane sets high performance standards and is goal-oriented. He continues to build his business on referrals. Zane and his wife, Kristen, enjoy family time, traveling, competition shooting, and lots of activities with their three children and one grandchild.

Camellia and her team believe the sale or purchase of a home should be virtually stress-free. “We emphasize client relations to keep the client informed throughout the process. We also want them to understand their options when selling or buying a home.” The CC Signature Group has dedicated staff to support the agents. Efficient and precise contract coordination is fulfilled by Kelly Lynch, who has been in the real estate industry since 2004. Her strong communication skills help clients through the transaction process.

The team also has a client coordinator, Miriam Elizabeth who understands the importance of keeping clients informed throughout



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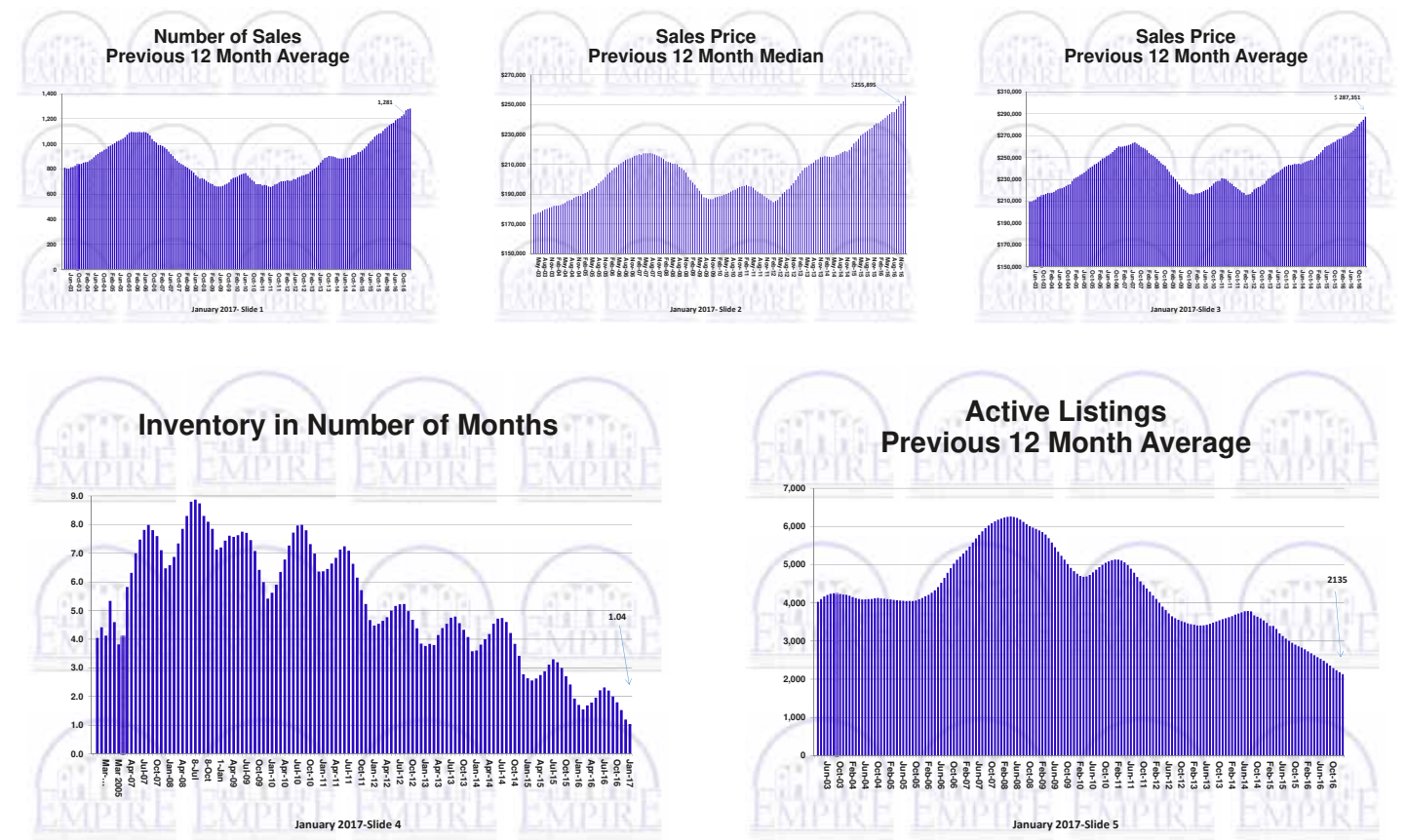
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the buying and selling process. She joined the team in 2012, and was instrumental in marketing Camellia and her team through the early stages of growth, to the success they now experience. The team's established marketing program is now managed by Kelly Ade with her efforts to creatively market the team as well as the homes they list. Marketing is produced for a variety of platforms, including print, video and social media.

The CC Signature Group is positioned for success by servicing their client's needs at every step of the real estate process. "Our goal is to treat our clients with integrity and professionalism, to earn their trust now and gain their business again in the future."

Thank you to the Karbers for allowing us to take these photos in their beautiful home at 6089 Buttermere Dr.



HIGHS and lows in Real Estate

By: **Bill McAfee**, President – Empire Title of Colorado Springs, LLC

There is an old saying: The highs are never as high as they seem, and the lows are never as low as they seem. Our real estate market may contradict this saying.

The highs in our market, like numbers of homes sold, average sales price and median sales price, are currently at all-time highs.

During June of 2016 we set a one-month record of 1,651 units sold. Calculating homes sold on a running average, we are at a record high of 1,281 homes for the month of January (see slide one).

The median sales price for the month of January 2017 tied an all-time monthly record of \$265,000. Median sales price calculated on a running average set an all-time record of \$255,895 (see slide two).

Similar to the median sales price, average sales price hit a monthly record of \$289,774 during January and a running average price of \$289,351 (see slide three).

In a stark contradiction to our highs, there is one low that may hold the record for quite some time. Our inventory level for the month of January of 2017 was 1.04 months. This means the current demand would deplete the supply of homes available in 1.04 months (see slide four). The normal inventory level in our market is five to six months. I have researched the past 25 years and cannot find a time when inventory levels were ever this low. Inventory levels are based on demand and supply, and are a great leading indicator of what is to come.

The current supply of listings for the month of January 2017 was 1,331 homes. This is the lowest number of homes in the last 21 years. On a running average, our market has 2,135 homes available. This is also a 21-year low (see slide five).

Other factors influencing our market are historically low interest rates, movement from Denver and Castle Rock markets, improved job market and affordability.

This year will likely be an incredible year for real estate. High demand, low supply and other positive factors will drive median and average prices up at a rate that may surpass anything we have seen in the past.

Putting into perspective, our highs may be as high as they seem, and our lows may be as low as they seem.

INFUSING TECHNOLOGY INTO YOUR BUSINESS

By Danny Cruz – North American Title

Technology changing entire industries is no new concept, and real estate is no exception. Homeowners still want to sell, buyers still want to buy, and many are still in need of a trusted advisor to guide them through the process. So what has changed in real estate besides the digitization of most aspects of the business?

For starters, the most important piece of the puzzle: the consumer. No, people inherently have not changed. But the rise of the smartphone and easy Internet access has transformed human behavior by giving nearly every mundane activity an app. Whether it be a new appliance, a health reminder, or a latte, there's a solution that will meet the need in a fraction of the time it once took. Companies from every industry are completely overhauling their product and service delivery platforms to cater to this new consumer. We live in an on-demand society with small margins for error, and those who can't keep up will lose business to the pioneers of efficiency.

Brad Inman, at Inman Connect New York in January, unpacked a concept he coined "the compression of the future." In essence, this means that the most current trend for meeting consumer demand revolves around the acceleration of data, communication, and, ultimately, time. The product or service that meets the need the fastest with the best result wins. Zillow Group blindly surveyed (no one knew it was ZG) over 13,000 people in 2016 from all ages, locations, and stages in life, yielding eye-opening results. Their data points to the fact that Millennials have officially entered the market representing half of all buyers last year, 56% of which are first-timers. It is no secret that this generation has a natural gravitation towards technology and a comfort with it that prior generations do not.

But it isn't just the Millennials. Through all generations, nearly nine out of 10 buyers use an online resource through the process, and more than a quarter find their agent online. Sellers are not too far off, with 68% using online resources and 18% finding their agent online. While 18% may not sound like a big number, keep in mind only 17% used a past agent and 24% chose by referral. All of this can be summed up in the empirical reality that today's consumers are fundamentally different. They are more sophisticated than ever. They do more research, scrutinize more, and demand an experience that looks more like the rest of their lives.

Which brings us back to the convergence of technology and real estate. There is a great tide rising in the industry signaling a need for change to those that want to remain competitive in the years to

come. Taking a bird's eye view of this tide will allow us to dive in deep with specific actions solo agents, teams, and brokers can take to make sure they do not get washed up on the shore of irrelevancy.

A vast majority of the technology disrupting the real estate industry today is founded on arguably the largest byproduct of the Internet: big data. Big data simply refers to the mass volume of information available on the Internet that is analyzed computationally to generate meaningful value, such as trends and patterns in human behavior. While it has been a buzzword in the last decade, there has been a dramatic shift in its relation to the real estate industry recently as entrepreneurs enter the playing field leveraging this data to reveal homeownership trends and package it for marketers to buy. For example, predictive analytics in real estate has been gaining popularity in the last couple years as companies like Offrs.com and Smart Zip continue to enjoy the spotlight as lead generation sources. Predictive analytics will examine correlations in many different data points to determine what past consumers (sellers or buyers) have in common, then use those insights to predict the next wave of consumers.

Another emerging company, Revaluate, will actually analyze an agent's contacts in conjunction with big data and look for trends to predict who within that specific database will be in the market to buy or sell soon. An entire industry has formed that discovers, harnesses, and sells that data without consumers ever knowing about it. The constant influx of information from countless different avenues has allowed marketers to understand consumers unlike ever before, all thanks to big data. Launched off the springboard of big data is one other major advancement that takes technology to the next level: artificial intelligence.

Opening up the subject of artificial intelligence (AI) might first inspire thoughts of aliens, robots, and the end of human necessity, but the landscape is far less scary; aliens are not a part of this discussion. Robots and reducing human necessity, conversely, is very much where technology is moving. For starters, artificial intelligence is briefly defined by the Association for the Advancement of Artificial Intelligence (yes, it is a real organization) as "the scientific understanding of the mechanisms underlying thought and intelligent behavior and their embodiment in machines." Another phrase often linked to AI is "machine learning," which is simply computer programming that adapts with user experience and input.

One of the most common and widespread uses of machine learning can be found on a smartphone. Every time you enter data, like an address, a contact, or phrase in your text application, the system

running behind the scenes is cataloging that information with the intent to insert it in appropriate contexts in the future. Advanced uses of AI will go beyond manually entered data and probe any existing applications that are feeding data to the system and leverage that as well. One example is if a person leaves their home the same time each day and goes to work, after a period of time, the GPS tracking in their smart phone will automatically suggest their work address when a map application is opened prior to their departure. This is AI and machine learning at work in the smartphone software.

Back to marketing, there are now programs that take big data, combine it with artificial intelligence, and streamline entire processes to predict and cater to consumer buying behavior. Many industries are already implementing these types of programs to create a better experience for consumers, and the real estate industry is beginning to adapt now as well. A company called Amitree launched a product called Folio in 2016 that analyzes a Gmail account and gathers corresponding data as it specifically relates to real estate. This free Google plug-in will create smart folders within Gmail categorizing individual transactions, acting as an automated assistant to help keep agents organized. This type of technology could be extremely helpful to a busy agent or team. On the consumer end, in August of 2017, a new product will launch from a company called DOSS that will act as a "Siri" or "Alexa" solely for real estate. Intended to be a complete concierge for discovering and servicing homes, Ask DOSS will utilize big data, AI, and voice recognition software to answer anything real estate

for consumers. While some may see this as a threat to the value of a real estate agent, the developers behind DOSS are seeking to provide enhancements to the industry. Once again, the product or service that meets the need the fastest with the best result wins.

Another major development stemming out of AI and big data is a program commonly known as a Chatbot. A Chatbot was described at Inman Connect by Nathan Joens, CEO of Structurely, as an app within a messaging app that acts as a human but is in fact a robot. Structurely has created a Chatbot by the name of Holmes who instantly interacts and answers questions asked by prospects at any time of day. In some cases, Holmes may even ask better questions or provide better answers than humans do, and at a much faster response time. Whether it be through text, Facebook Messenger, or email, Holmes is always armed with comprehensive data and gets smarter all the time. Before jumping to conclusions that Holmes is going to render agents useless, remember that this computer program, though it is designed to simulate a human experience, is not intended to replace humans. Rather, those that integrate Chatbots could save time, better nurture leads before the close, and actually create a more convenient buying or selling experience yielding referrals for years to come. Chatbots are truly still in the early development phase, but as even more data comes available and machine learning plays its role, these programs will get increasingly more sophisticated over time.

Part 2 of this article will be featured next month.



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How *Handymen* Can Come in *Handy* for Your Business

As a real estate agent, you probably understand the hassle of dealing with various contractors or repair companies to get the work done to list a home or close a sale. However, there is an alternative to hiring multiple companies for repairs: handymen. No job is too small or typically too big for qualified handyman professionals, who are able to handle repairs ranging from plumbing leaks and electrical installations to larger projects such as bathroom renovations and replacement of flooring.

Whether you are going through the inspection process or preparing a home to be listed, there's usually a laundry list of items to replace and repair throughout the house. Rather than dealing with multiple repair companies, hiring a professional handyman service allows you to deal with one service provider, saving both time and money.

COST AND TIME EFFICIENT

Once you hire a professional handyman, you will eliminate the need of hiring multiple contractors or multiple service providers for repairs and renovations. Rather than hiring a plumber, electrician or painter, all with conflicting schedules and service charges, a handyman company can schedule and complete all three projects usually in less time. This also means that, as an agent, you can focus your precious time on other tasks.

Most handymen companies charge by the hour or by the job, are set up to do multiple small- to medium-size projects leading to money-saving opportunities. This means that you are again spending less on repairs and renovations on your listing. Due to their years of experience in the industry and the connections they have made with suppliers, a handyman service can also help with the gathering or recommending the materials needed to complete the projects. Many do not markup materials or give you the option to buy your materials direct.

HIGHER QUALITY WORK

Most handymen professionals will have photos and examples of their past work, so you can get an idea of their work product and feel confident in their expertise before hiring them to complete a job. Professional handymen from a reputable company are skilled at all aspects of repair and renovation work, and usually have years of experience and examples of past work to back it up. Plus,



you have a labor guarantee that if anything goes wrong, it will be fixed without added costs.

DON'T FORGET THE EXTERIOR

When you think of home repairs, you usually think of interior work; however, don't forget about the outside of the home and ways to increase curb appeal. Most handyman services have experience with fencing installations, deck and siding repairs, for example. Again, you get the value one-stop shopping.

CHECK CREDENTIALS

As you are deciding on a handyman service for your listing, be sure to do your homework and check the credentials of whomever you hire. Ask for copies of the electrical or plumbing licenses, and workers compensation and general liability insurance. Of course, a quick check with the BBB is a good step as well.

Shaun McCarthy is the president of Handyman Connection, Colorado Springs.

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Victor Karns is a lifelong entrepreneur and his vision at the inception of Integrity First Financial was a commitment to responsible lending and customer-first-service! Victor's personal goal for the company was to continually break through the barriers that impede homeownership. Navigating through multiple housing and economic cycles spanning 20+ years mitigates the common misinformation that is often relayed in the mortgage industry.

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In The Know PPAR

The Pikes Peak Association of REALTORS (PPAR) helps its members to be ethical, professional and successful by providing quality services and protecting the free enterprise system and real property rights.

PPAR does this in a variety of ways, the most important being advocacy. The real estate industry is one of the most heavily regulated industries in the nation. Because the housing industry has such a huge impact on the overall economy, elected officials often view it as a funding source for other projects such as affordable housing or transportation. As such, it is imperative that legislation be monitored closely to ensure that outright harmful legislation isn't passed or proposed legislation doesn't have unintended consequences that affect private property rights or the free enterprise system.

The National Association of REALTORS (NAR), the Colorado Association of REALTORS (CAR), and PPAR work together to oversee legislation through all stages of the process to ensure a sound and dynamic real estate industry. A few key issues include business, taxes, land use, environment, water, property rights, fair housing, insurance, credit, and technology. The monitoring of legislation could vary between simply watching a bill move through the legislative process, to meeting with elected officials, coalitions, and stakeholders. It could also include writing letters to targeted legislators explaining concerns or support for a specific issue and testifying before various government committees.

Another component of advocacy is the importance of building relationships with those in elected office and helping elect candidates. The real estate industry due to its bi-partisanship has been able to amass tremendous influence at all levels of government. Because all real estate is local, great effort is expended to interview all candidates in every race, from school boards, city council, county commissioners, state house, and Congress.

During an election cycle, candidates are invited to participate in interviews to learn their positions on issues that affect the real estate industry. Candidates are asked a series of questions that include private property rights, taxation policies, water rights and usage, land use, regulatory oversight, as well as other topics that affect the quality of life in neighborhoods and communities and the ability of those in the real estate industry to do business. Decisions to endorse a candidate are based primarily on the candidate's support of REALTOR issues, their understanding of the housing industry and its overall impact on the economy, and, in the case of incumbents, voting records are also taken into consideration. Candidates who do not take part in the interview process are not considered for an endorsement. By following this methodical process, the real estate industry ensures support of candidates that are most favorable to advocating for or against those issues that affect a REALTOR's ability to do business and a person's ability to achieve home ownership.

In addition to vigorously protecting a REALTOR's ability to do business, PPAR also helps its members to be successful by providing opportunities for professional development. The primary piece is education. PPAR provides its members with a wide variety of educational

classes that can be used to renew licenses, further education, earn various real estate designations and to inform members of specific issues in the real estate world.

PPAR is one of three associations in the state where members are able to take the coveted Graduate REALTOR Institute (GRI) courses. PPAR worked diligently to get the GRI back into the state of Colorado knowing it is a huge benefit to new and existing members alike. REALTORS with the GRI designation have in-depth training in legal and regulatory issues, technology, professional standards, and the sales process. Earning the designation is a way to stand out to prospective buyers and sellers as a professional with expertise in these areas.

PPAR's Member Linkage Committee offers courses throughout the year on topics pertinent to the ever-changing real estate market in the form of Town Hall meetings. PPAR's Town Hall meetings provide members the opportunity to take mandatory classes at a reduced cost such as the NAR Code of Ethics and the Annual Commission Update Course. Beginning this year, NAR has changed from a quadrennial (four-year) cycle to a new biennial (two-year) cycle. This means that all previous ethics courses taken and applied to the previous 2013-2016 cycle will not fulfill this requirement. All REALTORS are now required to take the NAR Code of Ethics course in 2017-2018. REALTORS can take the NAR Code of Ethics class online for free with no credit at www.nar.realtor.

PPAR will also offer cyber security protection classes, REALTOR safety and real estate legal issues as top priority Town Hall meetings this year.

Learn more about PPAR's advocacy efforts and see the education schedule for upcoming classes and Town Hall Meetings in 2017 on www.ppar.org.



What to Expect At A Home Inspection: **PREPARING THE SELLER**

By Marie Whittaker

Home inspection impacts buyers and sellers differently in the real estate world. Buyers want to know the details regarding their purchase, and these detail range from safety issues to the age and level of operation of the furnace and beyond. Home sellers will want to identify any potential problems with their home, prior to selling. This can be stressful for home owners, as many do not really know what to expect from an upcoming home inspection in order to sell their property. Home sellers should consider the following bullet points in order to properly prepare their home for listing with an agent and also to know what to expect. This checklist can also help to ensure the real estate transaction will be more successful:

- Expect the inspection to take around three hours for an average-size home.
- Clear out all storage items from the oven.
- The dishwasher will be run. You can put soap in it if you like.
- Clear the kitchen sink of dishes.
- Place all breakables, antiques and other valuables out of the way.
- Make sure all interior and exterior light fixtures work. If a fixture bulb is out, the inspector has to note that the fixture does not operate correctly.
- Provide access to the furnace, water heater and electrical panel. Also, the inspector must be able to remove the electrical panel cover (please remove any locks on panels and control boxes).

- Install a new furnace/air conditioner filter. It will be looked at during the inspection and be considered as a part of the overall condition of the furnace, air conditioner or heat pump.
- Ensure that windows and coverings are accessible and operate smoothly. If some are stuck or painted shut, the impression will be that many windows cannot open. Also, remove window security screws or provide keys for window security locks.
- Replace all worn/damaged weather stripping.
- Replace all damaged window screens.
- Tighten all doorknobs and tighten or repair all handrails. Also, check to be sure that all interior doors will latch to the strike plate.
- Clear the way to the attic access panel or pull down, especially in a closet. The inspector will enter every attic.
- Replace washers on all leaky faucets inside and outside.
- Adjust the garage door sensitivity to allow the door to reverse when an object is in the way.
- Be sure that there is a minimum of one smoke detector per floor and one carbon monoxide detector within 15 feet of every bedroom.
- Provide keys or unlock sheds and outbuildings.
- Verify all utilities will be on at the time of inspection.
- Have pilot lights on to water heater, furnace, fireplace and stove.

- Make sure gutters are clear of debris and that downspouts have extensions that carry water 6 to 8 feet from the foundation.
- Install GFCI's at all locations within 6 feet of water. Test the installed GFCI's to make sure they operate.
- Leave a note as to where the GFCI resets are located.
- Remove or restrain pets on site.

Be prepared for the inspector to operate and look in the following:

Kitchen appliances, air conditioner, furnace, evaporative cooler, all doors and windows, all plumbing fixtures, garage doors, switches, ceiling fans, pool/spa equipment, whirlpool tubs etc., closets and cabinets.

Allow the inspector to work without interruption. They are working and have a lot of liability with their job.

If there is a Radon test, canisters will be left in your home for two to four days. Please leave the canisters undisturbed, and keep windows and doors closed during the duration of the test. The inspector will schedule a time to come back and retrieve the canisters.

We hope this list will help make home sellers feel prepared for an upcoming home inspection. Many do not understand just how thorough our inspectors are when they perform an inspection on over 400 items. These items can also help to make a real estate transaction run more smoothly. By following the list as guidelines, sellers can feel like their home is prepped and in order beforehand.

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Article provided by Ground Floor Inspection.

Adam Dill

*Realtor at
Equity
Colorado –
Elite Team*



I think when anyone asks you “your story,” the answer can be daunting. We all feel we know ourselves, we know our story, but what is it that truly makes you... you. I have had some time to ponder this question, and I believe what makes or describes me is a lot like my Christian faith. See, my faith teaches me that I am redeemed, that I am valued, and, above all, loved. These are the same principles on which I was raised.

I grew up in a blue-collar construction family. My grandfather, dad, cousins and uncles all worked in the industry at one time or another. As a Colorado family in the '80s, this was no picnic. Work was sparse, and our family did whatever it took to

survive. After trying to hold on for years, we up and moved to California in hopes of work and a better way of life. This may seem like no big deal until you realize that my parents and the four of us kids moved out with my grandparents... and all eight of us lived in a fifth-wheel trailer together. I honestly loved that place. Being on a piece of farmland in the middle of Northridge, CA, was any boy's dream. I even learned to drive Grandpa's truck while sitting on his lap. It is incredible as an adult to look back at the risks and sacrifices your parents took to give you the

best upbringing possible. Life was by no means glamorous those first few months, but it was good for me because we were all together, and nothing was more important than the love and support of family.

After a few years of living in California, the call to return home to Colorado was too strong, and the journey was quickly underway. I loved California, but I still remember being so excited to return home. But changes I was never expecting were coming. We had been homeschooled most of our lives, and eighth grade and high school in a traditional setting proved to be a pretty challenging time in my life. I was in trouble a lot, skipped classes and struggled overall. I can't imagine how hard it must have been on my parents. I remember having friends, teachers and even my counselor give up on me, and I felt ashamed. High school was proving to be a big obstacle until my history teacher, Mr. (Andrew) Drummond, spoke encouragement and stated he saw value in me. He changed my perspective in a big way and made me believe I could do anything.

With Mr. Drummond's encouragement and my family's support, I went to community college, got my grades up and was accepted to Colorado State University. I loved CSU and thrived there. I went from barely passing classes in high school to making the Dean's List and graduating from the Business School with honors. I was doing so well and enjoying school so much I decided to double major in construction management. Not only had I been blessed with a successful college education, I also met the love of my life. I had admired my neighbor for the year we lived by each other. And my offers to help her out whenever she needed anything yielded little more than a sore back. But if life had taught me nothing else to this point, it had taught me hard work and persistence. After the second time I helped her move a couch up and down three stories worth of



stairs, I knew my efforts were finally paying off. Shortly after the second “big move,” I had learned my lesson. I knew that accepting my invitation for coffee was the very least she could let me do for the privilege of carrying her gigantic couch. Perseverance had prevailed, and we started dating shortly thereafter. The guy with no future had come a long way, and I finished college by landing my dream job and coming back to Colorado Springs as a project engineer to build St. Francis Medical Center. The fairy tale was only made better when a few short months later my bride-to-be landed an equally amazing job in Colorado Springs as a graphic designer for a small, Christian marketing company.

Throughout my life I have made good decisions and plenty of bad ones, but in my adulthood I see my life not so much as a series of decisions but as a story of redemption. I see people that God placed in

my life at just the right time to speak words of wisdom, to guide and to encourage. Others saw value in me. These are the same people who got me connected as a peer mediator in high school, allowed me to be a Peer Retention Specialist at CSU, and have allowed me to continue to encourage and help others as a mentor now. I am utilizing my less-than-perfect story to encourage and hopefully help others.

I was so fortunate along the way to have parents, siblings, and family that stuck by one another, and despite imperfections still loved and encouraged. Some of my fondest memories and still one of the most exciting times of the year for

me is our annual hunting trip. It's a place for a boy to test his strength, for a man to search his heart and soul, and to recharge his battery. It's tough to describe the feeling of being on a mountain top and watching the sun come up over a valley and set on the next, or the sounds and smells of a golden aspen grove. When you are on that mountain, you get to experience life in ways you never imagined. But nothing compares to returning to camp and enjoying a well-deserved meal with your family. This must be how God intended us to live. The power and camaraderie of a meal together and shared stories of the day are precious things. We are reassured of our family bond, and in our journey together there are stories of heartache, excitement and worry, but this is the time we come together and share those burdens. Hunting camp is where we solidify our family bond. Without having this support system, I doubt there would have been any success in my life. I really owe my family and of course my wife all the thanks I can muster. Without them, none of this would have been possible.

Life can often be like real estate in a way. You are always surprised where people can find value if they look hard enough. I am so thankful for those who have seen value in me. My story is not one of my own accomplishments, but of the accomplishments of those who were part of my life, those who didn't give up, and in turn showed me how to never give up. It is such an honor to be doing something I am passionate about, and to have found success in it is the icing on the cake. In real estate marketing, we talk about the “call to action.” I believe the call to action applies to life too. My call to action for those who read my story is this: Simply spend a little more time looking for value and investing in those people in your life, those who cross your path. You never know when a little of your time or encouragement plants that seed of success.

TOP 100 AGENTS

Teams and Individuals - March 2017

Date Range: 1/1/2017 to 1/31/2017

Rank	Agent	Office	# List Sides	# Sold Sides	Total # Sides	\$ Vol List Side	# Vol Sold Side	Total \$ Volume
1	Non Member	Non Member	9	84	93	\$2,562,363	\$29,409,589	\$31,971,952
2	Lenka Martin	Lenka Martin	12	6	18	\$4,815,609	\$2,511,070	\$7,326,679
3	Michael Tinlin	Classic Residential Services	14	0	14	\$7,085,404	\$0	\$7,085,404
4	Monica Breckenridge	Pink Realty, Inc.	17	10	27	\$4,804,500	\$2,086,250	\$6,890,750
5	Kevin Hart	Pinnacle Real Estate Partners, LLC	17	5	22	\$5,020,721	\$1,536,348	\$6,557,069
6	Joseph Clement	RE/MAX Properties, Inc.	8	2	10	\$4,070,750	\$1,010,000	\$5,080,750
7	Kevin Patterson	The Patterson Group	6	2	8	\$3,738,500	\$1,042,120	\$4,780,620
8	Treasure Davis	RE/MAX Properties, Inc.	10	7	17	\$2,326,438	\$1,880,250	\$4,206,688
9	Michael Raedel	Broadmoor Properties	1	1	2	\$1,925,000	\$1,925,000	\$3,850,000
10	Mark Ewell	Turner Associates, LLC	13	0	13	\$3,728,582	\$0	\$3,728,582
11	Craig McConnell	Avalar Real Estate Solutions	7	4	11	\$2,300,000	\$983,875	\$3,283,875
12	Jason Daniels	RE/MAX Millennium	4	4	8	\$1,442,000	\$1,773,000	\$3,215,000
13	Lauren Schneider	RE/MAX Real Estate Group	1	11	12	\$196,000	\$2,941,442	\$3,137,442
14	Javier Galvan	Colorado Key Realty LLC	6	3	9	\$2,023,624	\$976,806	\$3,000,430
15	Jeffrey Johnson	RE/MAX Real Estate Group	2	10	12	\$504,000	\$2,411,350	\$2,915,350
16	Cole Underwood	RE/MAX Advantage Realty, Inc.	2	4	6	\$474,400	\$2,313,992	\$2,788,392
17	Brian Maecker	RE/MAX Advantage Realty, Inc.	4	5	9	\$1,265,600	\$1,506,000	\$2,771,600
18	Michael MacGuire	The Platinum Group	3	4	7	\$1,557,500	\$1,121,323	\$2,678,823
19	Tiffany Lachnid	RE/MAX Properties, Inc.	6	5	11	\$1,391,500	\$1,252,950	\$2,644,450
20	Debra Ann	Reardon The Platinum Group	2	1	3	\$1,755,000	\$875,000	\$2,630,000
21	Kelly Young	The Platinum Group	0	4	4	\$0	\$2,367,900	\$2,367,900
22	Janelle Walston	Walston Group Real Estate, Inc	7	3	10	\$1,608,971	\$757,740	\$2,366,711
23	Chris Bradshaw	Turner Associates, LLC	6	1	7	\$1,963,170	\$343,000	\$2,306,170
24	Scott Huger	Nicholas Scott Real Estate	3	5	8	\$978,650	\$1,239,103	\$2,217,753
25	Karen Bluemel	RE/MAX Properties, Inc.	2	1	3	\$1,469,054	\$712,126	\$2,181,180
26	Christy Dunfee	Keller Williams Partners Realty	4	2	6	\$1,516,000	\$635,900	\$2,151,900
27	Kelly Price	All American Homes, LLC	3	1	4	\$1,544,583	\$570,766	\$2,115,349
28	Barbara Schlinker	Parker St Claire Realty	6	0	6	\$2,079,150	\$0	\$2,079,150
29	Jean Wheaton	RE/MAX Properties, Inc.	5	1	6	\$1,827,000	\$240,000	\$2,067,000
30	Monica Shea	The Platinum Group	2	5	7	\$589,200	\$1,476,100	\$2,065,300
31	Donny Coram	RE/MAX Real Estate Group	5	2	7	\$1,577,750	\$420,000	\$1,997,750
32	Eric Scott	ERA Shields Real Estate	1	3	4	\$542,500	\$1,442,200	\$1,984,700
33	Matthew Hornung	Assist-2-Sell Buyers & Sellers Choice	4	2	6	\$1,084,500	\$855,000	\$1,939,500

Disclaimer:

Rank	Agent	Office	# List Sides	# Sold Sides	Total # Sides	\$ Vol List Side	# Vol Sold Side	Total \$ Volume
34	Jerry Clark	RE/MAX Advantage Realty, Inc.	6	2	8	\$1,423,400	\$502,900	\$1,926,300
35	Brian Boals	RE/MAX Real Estate Group	5	2	7	\$1,315,000	\$565,000	\$1,880,000
36	Kathleen Jorstad	Equity Colorado	1	1	2	\$371,000	\$1,500,000	\$1,871,000
37	Patrick Muldoon	Muldoon Associates, Inc.	10	0	10	\$1,795,407	\$0	\$1,795,407
38	Nathan Johnson	RE/MAX Real Estate Group	3	5	8	\$690,000	\$1,051,000	\$1,741,000
39	Todd Stephens	United Real Estate Group, Inc.	5	0	5	\$1,718,420	\$0	\$1,718,420
40	Ed Behr	The Platinum Group	3	3	6	\$850,500	\$859,900	\$1,710,400
41	Raymond Shea	RE/MAX Real Estate Group	3	3	6	\$869,564	\$839,568	\$1,709,132
42	Ramona Williams	Keller Williams Clients Choice Rlty	0	5	5	\$0	\$1,697,900	\$1,697,900
43	Tiffany Canady	Premier Real Estate Group	6	1	7	\$1,390,500	\$300,000	\$1,690,500
44	Patricia Ingels	Berkshire Hathaway HomeServices Rocky Mountain	1	0	1	\$1,650,000	\$0	\$1,650,000
45	Ginger Janitell	Vantage Sales, LLC	3	1	4	\$1,227,202	\$398,900	\$1,626,102
46	Sharon Roshek	Coldwell Banker 1st Choice Realty	4	0	4	\$1,625,000	\$0	\$1,625,000
47	Rhonda Brennan	Mountain Desert Realty	2	2	4	\$834,900	\$790,000	\$1,624,900
48	Chris Schaller	RE/MAX Advantage Realty, Inc.	2	5	7	\$595,000	\$984,900	\$1,579,900
49	Tulio Pena	Action Team Realty	2	4	6	\$536,450	\$1,038,900	\$1,575,350
50	Mark McWilliams	RE/MAX Properties, Inc.	1	4	5	\$346,000	\$1,215,500	\$1,561,500



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TOP 100 AGENTS

Teams and Individuals - March 2017

Date Range: 1/1/2017 to 1/31/2017

Rank	Agent	Office	# List Sides	# Sold Sides	Total # Sides	\$ Vol List Side	# Vol Sold Side	Total \$ Volume
51	Pamela Palone	RE/MAX Properties, Inc.	1	5	6	\$239,000	\$1,309,800	\$1,548,800
52	Bryce Rasmussen	Keller Williams Clients Choice Rlty	7	1	8	\$1,458,000	\$86,000	\$1,544,000
53	Angela Fugate	MacKenzie Jackson LLC	1	5	6	\$195,000	\$1,330,745	\$1,525,745
54	Donny Carr	Best of the West Realty	2	2	4	\$761,000	\$761,000	\$1,522,000
55	Scott Coddington	Pulse Real Estate Group LLC	4	0	4	\$1,517,900	\$0	\$1,517,900
56	Theodore Bachara	RE/MAX Properties, Inc.	4	1	5	\$1,225,000	\$291,000	\$1,516,000
57	Ruth Wordelman	Front Range Real Estate Professionals LLC	2	1	3	\$894,000	\$615,000	\$1,509,000
58	Namati Katungu	Flying Horse Realty LLC	2	3	5	\$590,950	\$916,700	\$1,507,650
59	Pamela Keller	Ponderosa Properties, Inc.	3	0	3	\$1,485,295	\$0	\$1,485,295
60	Kelley Barcus	Credo Real Estate Advisors	1	1	2	\$738,034	\$738,034	\$1,476,068
61	Darrell Wass	RE/MAX Advantage Realty, Inc.	1	2	3	\$240,000	\$1,222,000	\$1,462,000
62	Lonnie Clower	ERA Shields Real Estate	4	3	7	\$865,000	\$587,400	\$1,452,400
63	Steve Prewitt	RE/MAX Real Estate Group	1	2	3	\$232,000	\$1,215,000	\$1,447,000
64	Karsten Musaeus	Keller Williams Clients Choice Rlty	2	2	4	\$703,000	\$740,000	\$1,443,000
65	Michelle Cohn	Colorado Mesa Realty, LLC	2	2	4	\$720,000	\$720,000	\$1,440,000
66	Dave Sanders	RE/MAX Real Estate Group	3	2	5	\$932,000	\$507,000	\$1,439,000
67	Dave Kaercher	RE/MAX Real Estate Group	4	2	6	\$1,111,400	\$322,900	\$1,434,300
68	Joshua Noyes	PCS Partners, LLC	0	6	6	\$0	\$1,423,050	\$1,423,050
69	Robin Wood	Robin Wood Realty	1	3	4	\$318,000	\$1,098,871	\$1,416,871
70	Eric Markowski	Keller Williams Partners Realty	4	1	5	\$1,157,000	\$239,000	\$1,396,000
71	Dwayne Cunningham	New Home Star, LLC	3	1	4	\$1,034,865	\$346,085	\$1,380,950
72	Shane Ray	RE/MAX Properties, Inc.	1	2	3	\$425,000	\$935,000	\$1,360,000
73	Kari Simpson	Springs Premier Brokerage, LLC	2	2	4	\$537,900	\$821,207	\$1,359,107
74	Travis Turner	Turner Associates, LLC	1	2	3	\$580,000	\$762,000	\$1,342,000
75	Tom Downing	The Platinum Group	3	3	6	\$718,000	\$602,973	\$1,320,973
76	Kim Carper	The Platinum Group	1	2	3	\$549,900	\$770,000	\$1,319,900
77	Kimberly Hunstiger	RE/MAX Advantage Realty, Inc.	2	2	4	\$671,000	\$644,900	\$1,315,900
78	Valerie Bays	RE/MAX Properties, Inc.	1	4	5	\$224,000	\$1,089,000	\$1,313,000
79	Scott Baughman	Real Estate Marketing Group LLC	5	0	5	\$1,302,609	\$0	\$1,302,609
80	Tammi Stuart	Keller Williams Clients Choice Rlty	1	2	3	\$358,744	\$938,438	\$1,297,182
81	Molly McCollum	Equity Colorado	0	1	1	\$0	\$1,295,000	\$1,295,000
82	Melissa Stock	Redefy	4	0	4	\$1,272,950	\$0	\$1,272,950
83	Craig O'Boyle	O'Boyle Real Estate Group	2	3	5	\$501,450	\$768,200	\$1,269,650

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Rank	Agent	Office	# List Sides	# Sold Sides	Total # Sides	\$ Vol List Side	# Vol Sold Side	Total \$ Volume
84	Jake Norman	Keller Williams Partners Realty	5	0	5	\$1,253,500	\$0	\$1,253,500
85	Jenny Daniels	RE/MAX Advantage Realty, Inc.	0	2	2	\$0	\$1,225,000	\$1,225,000
86	Victoria Garrisi	True West Properties	1	1	2	\$610,000	\$610,000	\$1,220,000
87	Dan Egan	Keller Williams Clients Choice Rlty	2	1	3	\$607,900	\$612,000	\$1,219,900
88	Elizabeth Von Glahn	Vantage Sales, LLC	2	0	2	\$1,171,929	\$0	\$1,171,929
89	Polly Watts	Maxim Properties	6	0	6	\$1,157,600	\$0	\$1,157,600
90	Linda Lafferty	The Platinum Group	2	3	5	\$426,000	\$727,900	\$1,153,900
91	Lisa Yens	ERA Shields Real Estate	0	4	4	\$0	\$1,151,900	\$1,151,900
92	Bobbi Price	The Platinum Group	4	0	4	\$1,143,795	\$0	\$1,143,795
93	Jamie Krakofsky	RE/MAX Real Estate Group	1	3	4	\$320,000	\$822,500	\$1,142,500
94	Matt Tolooee	Metro Real Estate Group	4	2	6	\$901,500	\$235,000	\$1,136,500
95	Tameson Cockrell	ERA Shields Real Estate	2	1	3	\$885,000	\$245,000	\$1,130,000
96	Elizabeth Palmer	Coldwell Banker Residential Brokerage	3	1	4	\$822,000	\$301,595	\$1,123,595
97	Michael Turner	RE/MAX Real Estate Group	3	1	4	\$674,350	\$442,500	\$1,116,850
98	Mercie Curbow	Century 21 Curbow Realty	0	3	3	\$0	\$1,115,233	\$1,115,233
99	Mark Salas	Best Realty, Inc.	3	3	6	\$589,000	\$520,975	\$1,109,975
100	Karen Conrad	Equity Colorado	1	1	2	\$950,000	\$159,900	\$1,109,900



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Great question! Here's why.

I have spent my life developing a unique set of skills another inspector isn't capable of in order to provide the best inspections possible whether the property of interest is in a metro area, is a mountain log home, or a rural retreat.

I am a Colorado native. I was raised on a family cattle/horse ranch in Northeast Weld County, Colorado. I was the youngest of four siblings. I gained much of the skill set, ideas and spirit that I possess today in my home inspections, working with customers and agents from growing up in our "family business." Early in life I gravitated toward enjoying construction, building trades and roofing. Being the youngest I usually didn't help with the cattle and horses when my brother and sisters were still home, but I definitely helped when it came to building or repairing something in any of the ranch houses, out-buildings or barns. My dad, along with other family members, teachers, and later in life, in the Navy and law enforcement, sergeants, taught me a very sound approach, and the skills to succeed and exceed in my home inspection business.

As a home inspector I have taken my upbringing, work history, education (bachelor's Criminal Justice working toward master's in Counseling), and have gone the extra mile to provide clients/customers with the best inspections possible. I've taken a rural upbringing, 10 years of law enforcement work as a Deputy Sheriff/Detective, 15 years in log home building, construction trades/roofing and photovoltaic solar energy rolled into one, to be your inspection provider. I am currently licensed as a roofing/framing contractor.

I typically schedule two inspections per day for myself so that I can ensure being to your scheduled inspection ahead of schedule (not behind). A thorough, detailed, clear, concise, systematic inspection is conducted at your property of interest. Agents and clients typically find that I am easy to work with as we move through a home during an inspection. I encourage clients to participate with me during inspection, so you can learn your property's systems and components. My rural country background, time spent in the military, and time as a Sheriff's Office Detective has honed me into being very communicative and approachable, yet completely focused on "task at hand." An inspection usually takes about two hours, depending on size, layout and age of property.

At conclusion of inspection, inspector, agent and client review the inspection for "clarity for closing." After closing your inspection report, I provide is basically a "user's manual" for your home, complete with furnace filter size if applicable, tempera-

tures of heat sources, water sources and refrigerator/freezer units at the time of inspection for you to adjust if needed.

Please keep in mind, "every home has issues"; it's about a good decision on severity of any given defect. Upon completion of inspection review, a report is delivered via email to agent and client. A Pinebreeze Home Inspection report is typically 80-90 pages. The first pages are Report Summary that depicts any defects from inspection in narrative and photographs of defect. I've been told my reports are extremely agent and client friendly for closing.

I explain to agents and clients, an inspection and inspection report for me is like putting together a good criminal case with an outstanding case file included!

Now for my areas of expertise that other inspectors typically don't work in: log home inspections, well water flow rate inspections and water bacteria testing, infrared thermology inspections, radon testing, green building Inspections, energy audits, full-service commercial inspections.

Other home inspectors' fortes are not typically what mine are. I am totally capable of helping you make wise decisions on a mountain log home that is off the provided energy grid, that is on its own well and septic system, or a horse/cattle property with acreage that well, septic, and other rural property information is gathered. A typical inspector wouldn't usually comment on what passive or active solar energy systems are installed in a home or evaluate the effectiveness in the home's design in saving energy. I do! Home inspectors don't usually look at home energy bills for the past year or measure the energy consumption of major appliances.

Pinebreeze Home Inspections future. As my inspection volume grows, Pinebreeze Home Inspections will grow. You can rest assured, inspectors with Pinebreeze Home Inspections will be at the top of our trade. Each Inspector brought on will be fully trained, certified, professional and will duplicate established top-notch ability to provide you with the best possible inspections.

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Can My Buyer Get A Mortgage Without A Credit Score? With A Little More Documentation And Few Extra Weeks, Yes!

How many times have you run into a buyer that has great income and down payment, but “no” credit? You take them to a lender, and the typical response is to go get a couple of secured credit cards and a personal loan. Pay on those for a year, and then come back and see me. Grab your buyer and run out of there.

More than likely your buyer with “no credit score” can qualify for a Conventional, FHA, VA, or USDA/RD mortgage. These “no score loans” traditionally must be manually underwritten by lenders, many of whom are not interested in or willing to do them. The various programs have their own idiosyncrasies but follow some basic tenants for qualifying a borrower.

These nontraditional borrowers should not be considered pariahs but typically the opposite. If you are a Dave Ramsey listener, you know that there are many people in our society striving to live a debt-free life. Of the many that I have worked with, these borrowers are typically very financially responsible and have been planning their real estate purchase for some time. They are ready to complete Dave’s “Baby Step 6” to building wealth through home ownership. Believe it or not, every “no score loan” I have done has been with millennials.

As with any mortgage, the lender must determine that the borrower can meet the 3 “Cs”: Capacity, Collateral, and Credit. As a refresher, capacity deals with the borrower’s ability to repay the mortgage. Collateral (this is where you, the realtor, come in) refers to the property they are buying. Credit, an assessment of the borrower’s ability to repay. So how do we as lenders assess the ability to repay without a traditional credit profile? This is a key point. We are not talking about people with “bad” credit.

To create a credit risk profile, we use nontraditional credit references. So, what are nontraditional credit references? They consist of a documentable and verifiable 12 consecutive month payment history on items such as rent, utilities, insurance, medical bills, tuition, child care, regular deposits to a savings account, etc.

The most important one is rental housing payments. This includes payments to landlords or management companies, privately held mortgage payments, contract for deed payments and similar housing related payments. There must be a paper trail for these payments.

The number of nontraditional credit lines required varies some between programs and are impacted by number of borrowers, their respective credit profiles and financial contribution to the loan. None are too onerous. Conventional and USDA/RD loans can now require as few as two and FHA and VA require three. These numbers are based upon rental history as one of the nontraditional lines. It is always a good idea to have the borrower document a backup nontraditional credit line up front, just in case there is an issue that surfaces on one of the others we are using.

Once we have the requisite number of acceptable credit lines, then we send them to a credit agency to create a credit profile. Once that profile is established, we are ready to proceed to underwriting the loan. A recent positive advance for conventional “no score loans” is the ability to get an automated underwriting decision from Fanniemae’s Desktop Underwriting “DU” software. DU will tell the loan officer exactly how many non-traditional credit items are needed and any cash reserves required.



This significantly shortens the time line for these loans, since we can then underwrite them as we would any other loan. I just initiated a “no score” for a young man in Denver, and we had his credit profile and a fully underwritten pre-approval in less than two weeks. He is out shopping with one of my realtor partners right now for his first home.

There are a few other things to keep in mind about these conventional nontraditional borrowers. Loan to value must be no more than 90%, maximum debt-to-income ratio 40%, and, yes, self-employed individuals are eligible. Determining these items are where your friendly neighborhood loan officer comes in.

To date, the other loan programs, VA, FHA, and USDA/RD, continue to be manually underwritten. As you might imagine, the guidelines within these programs remain close to a traditional loan within the same program. The exception is for allowable debt-to-income ratio, which is reduced for VA and FHA “no” score loans, and reserve funds for VA.

With a company that is set up and experienced at doing these loans, the process to get a full underwriting decision is shortened. In my experience, these may take an extra week to complete. We typically ask for 60 days from application to close for a manually underwritten loan.

Wondering what kind of rate penalties these borrowers get hit with? For us at Churchill Mortgage, there is no difference from a traditional loan in the same program. For us this makes sense due to our relationship with Dave Ramsey, who strongly advocates for no debt and hence no “FICO” score.

As I discussed this article with a realtor partner of mine, she immediately said, “I need to go back through my data base, because I know I have had three to four people in that situation that I can remember.” If you are in the same position, dust off those notes and dig into that data base. This might get you some closings with buyers you thought you couldn’t help. As you are out interacting with those potential clients and you run across some adversity to debt, coach them toward establishing documentable nontraditional credit lines. I’ve had several leave our office and get off Mom and Dad’s cell phone plan before they were in their car.

Hopefully this has been informative and given you another arrow to put in your quiver. The mortgage industry is a constantly evolving mix of regulation and guidelines, so having the right people on your team is critical.

Article provided by Churchill Mortgage.

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