

COLORADO SPRINGS

REAL PRODUCERS

INFORMING AND INSPIRING REAL ESTATE AGENTS

LANA
RODRIGUEZ

Photos provided by Heidi
Mossman with Capture Life
Photography, your Real
Producers Photographer.
303-877-1279

Capture Life Photography

JULY 2017

THEY'RE FAMILY
Not a File.



I'm excited to serve as a guide for our clients on their path to home ownership



Find the Right Home

Download the HomeScouting® app.
Enter VIP Code: **DarrellGargala**
Get access to the best real estate search tool.



Get A Smarter Mortgage

Contact me for a customized mortgage plan at
darrell.gargala@churchillmortgage.com



Save Money & Build Wealth

Discover how to pay off your home early and track your savings call **719.659.5900**

BUILD A
SMARTER
MORTGAGE PLAN
TODAY, FOR A
DEBT-FREE
TOMORROW!

Darrell Gargala
Home Loan Specialist
NMLS ID # 853705



719.659.5900 • Darrell.Gargala@ChurchillMortgage.com

Darrell Francis Gargala NMLS ID: 853705; Company NMLS ID: 1591 (www.nmlsconsumeraccess.org); Branch ID: 1496990; CO 100501266, Churchill Mortgage Corporation, 104 S Cascade Ave, Ste, 201A, Colorado Springs, CO 80903-5102, Tel 888-562-6200, Regulated by the Division of Real Estate; Churchill Mortgage Corporation



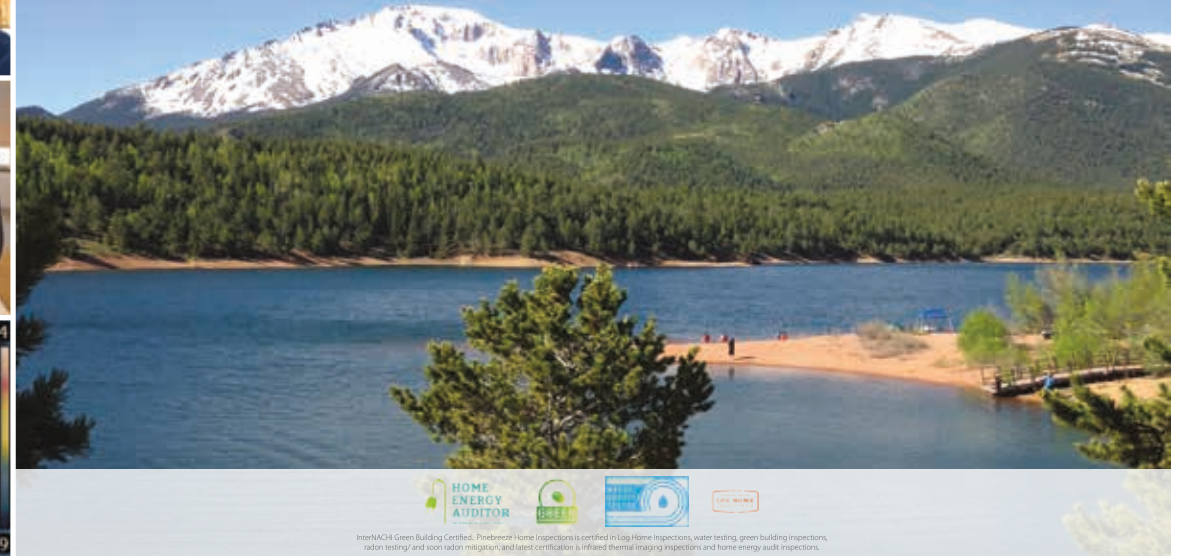
**Your Metro Mountain and Rural Home/
Commercial Property Inspector**

*Pinebreeze Home Inspections Offers
Home & Commercial Inspections*



Pinebreeze Home Inspections is a certified, insured, professional, family owned home inspection company based in Woodland Park, Colorado, serving the surrounding areas.

Colorado Springs & Pueblo, Canon City
PinebreezeHomeInspections.com
(719) 332-3747



InterMACH Green Building Certified. Pinebreeze Home Inspections is certified in Log Home Inspections, water testing, green building inspections, radon testing and radon mitigation, and latest certification in infrared thermal imaging inspections and home energy audit inspections.



719-421-9070

D & S Home Improvements

Fencing | Landscaping | Siding

719.578.5900

We are a full-service provider of title insurance, escrow and related products for residential and commercial real estate transactions across Colorado.

UTC Unified TITLE COMPANY

Excellence In Work. Integrity In Everything.

101 South Sahwatch Street, Suite 212
Colorado Springs, CO 80903

TABLE OF CONTENTS



06
Publisher's Note




08
Cover Story: Lana Rodriguez



12
Up And Coming Real Estate Agent: Shawna Uehling



16
Protecting your Customer Against Losses Due To Email Or Wire Fraud - North American Title



20
Hungry For More - Empire Title



22
Sponsor Spotlight - Ground Floor Home Inspection LLC



24
Sponsor Spotlight - Capture Life Photography



26
When Things Start To Escalate...

RP PREFERRED PARTNERS

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

DECK REPAIR

D & S Landscaping CO, LLC
(719) 421-0970

FENCING

D & S Landscaping CO, LLC
(719) 421-0970

HANDYMAN

Handyman Connection
(719) 884-2639
www.HandymanConnection.com

HOME BUILDER

Classic Homes
(719) 785-3309
www.ClassicHomes.com

HOME INSPECTION

Ground Floor Home Inspection
(719) 641-1555
www.GroundFloorHomeInspection.com

Pine Breeze Home Inspections
(719) 332-3747
www.PineBreezeHomeInspections.com

INSURANCE

Solid Rock Insurance
(719) 574-0082
www.SolidRockAgency.com

MORTGAGE

Churchill Home Mortgage
(719) 633-8483
www.ChurchillMortgageColorado.com

Integrity First Financial
(719) 385-0777
www.IFFHomeLoans.com

Nova Home Loans
(719) 884-5500
www.NovaCOSprings.com

MORTGAGE BANKER

Peoples Bank
(719) 265-1351
www.Mpeoples.com/KrisGallegos

MOVERS

Two Men and a Truck
(719) 551-5085
www.TwoMen.com

PAINTING CONTRACTOR

D & S Landscaping CO, LLC
(719) 421-0970

PHOTOGRAPHY

Capture Life Photography
(303) 877-1279

RADON TESTING AND MITIGATION

Pine Breeze Home Inspections
(719) 332-3747
www.PineBreezeHomeInspections.com

ROOFING CONTRACTORS

On Top Roofing
(719) 896-2533
www.OnTopRoof.com

TITLE COMPANY

Capstone Title Company
(719) 228-1060
www.CapstoneTitleCo.com

Empire Title of Colorado Springs
(719) 884-5300
www.ETCOS.com

North American Title
(719) 578-4100
www.NAT.com

Unified Title Company
(719) 578-5900
www.UnifiedTitle.com



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

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The publication contains paid advertisements by local companies. These companies are not endorsed or specifically recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies. **NOTE:** When community events take place, photographers may be present to take photos for that event and they may be used in this publication.

PUBLISHER'S NOTE



Finally, summer is here! From my discussions with agents, the market is blistering hot and a great time to be a “Listing Agent”!

A few of you have reached out asking questions about the “standings” page. In the May issue, we had some technical issues and some of the data wasn’t included. Needless to say, the actual ranking’s were correct, but may have appeared confusing. This was all corrected for the June issue and moving forward. Please note, how you (as an agent) input the data into MLS is exactly how it will appear on the standings page. We do not make any manual changes, and or, alterations of any kind.

I will be adding a new feature article in the upcoming issues appropriately titled “Know your Communities”. The plan is to feature one or two local communities around The Springs and have a local Realtor “specialist” write the article. The plan is to really educate all of you on special features you may not know about these areas. If you have a neighborhood or community you would like to write an article about and feel you are a specialist in this area, please contact me.

I can be reached at
Mark.vanduren@n2pub.com

Thanks and have a great July!

As always,

Mark Van Duren

PEACE OF MIND FOR YOU & YOUR CLIENT

Our customers have come to rely on North American Title's strength and stability over the past 60+ years. With over 130 offices coast to coast, we offer national coverage and local expertise – all backed by the financial strength of our S&P 500 parent company. In addition, we are the largest title company to be *Best Practices Certified* by Aprio (formerly HA&W), offering extra assurances for privacy and security for personal information as well as attentive customer service.

To learn more about the benefits of working with North American Title, visit www.nat.com/COBPCertificationBenefits.

Count on North American Title for smooth closings today and peace of mind tomorrow.

 Like Clockwork™	COLORADO SPRINGS – DOWNTOWN 102 N. Cascade Ave. Suite 330 Colorado Springs, CO 80903 t: 719.578.4100	COLORADO SPRINGS – NORTH 8610 Explorer Drive Suite 105 Colorado Springs, CO 80920 t: 719.598.5355	<small>©2017 North American Title Group, LLC and its subsidiaries. All Rights Reserved. North American Title Group, LLC and its subsidiaries are not responsible for any errors or omissions, or for the results obtained from the use of this information. North American Title Company and related design and Like Clockwork are registered Service Marks of North American Title Group, LLC or its corporate parent. CO 17-10536 R 02.10.17</small>
	www.nat.com/CO		

ON TOP ROOFING & RESTORATION

On Top Roofing

has the experience to handle any kind of roofing job, no matter what type of material is desired for coverage or what type of building needs work. Whether it is metal, tile or shingle roofs, On Top Roofing has you covered.

Chris@OnTopRoof.com | 719-896-2533 | www.OnTopRoof.com

LANA RODRIGUEZ



Freezing temperatures, harsh winds and a restless fog. Those were just some of the usual factors of my morning commute to start my day in the Republic of Latvia. I would take my steps as quickly as possible through the Soviet-style tower blocks park-like settings to catch the public transportation for school. As I froze waiting for the bus, I would always remind myself that there is more to my life and I will earn a better life for my family.



Growing up in Post-Soviet Latvia was a challenging and humbling experience, but like many countries in our world, Latvia doesn't have the same opportunities as America does. Nowhere in the world, can anyone just come from nothing and be someone through sacrifice and educated decisions. I took the first opportunity to America with a Student Visa and left everyone I loved to pursue my dream: *The Good Life.*

At first, living in America was difficult, especially with no consistent source of income and a language barrier, but since I was a beautician and loved fashion, I quickly joined the retail industry. My first opportunity was working for the German multinational company, Puma, as a team manager. There I learned the ever-increasing world of consumerism and the basic fundamentals of management. I embraced these novel lessons and continued my pursuit to grow. I later moved up to store manager positions for global brands: *BCBG Max Azria, Ed Hardy, Kenneth Cole* and finally *Michael Kors*. All brands were rewarding and beneficial to my maturity as a professional in the market.

Then life hit me. I met my husband, Bryan -- a bald Puerto Rican, handsome and charming officer in the United States Army. We met at 4:00 a.m. on a crazy Black Friday, as I opened up Michael Kors to the public

frenzy. He walked in and quickly I realized that this guy was not for me. Bryan didn't know where Latvia was on a map, he tried to legitimize himself that he was a graduate of the United States Military Academy at West Point and that he was serving our country. He pursued me for months and finally like all men they eventually submit to their woman. We were married and one year later, Bryan deployed to Naghlu High, Afghanistan to train and employ the Afghan National Army.

This struggle was like no other I faced yet. I watched as my husband boarded the bus to take his flight to a place I only knew through the news. Living every day without your other half and not knowing if he was safe or needed help was torture. That year was a year that not only tested my soul but also made me appreciate our country even more -- a country that was built on men and woman who sacrificed for our right to pursue happiness.

Bryan came back safe and sound and we moved from The Music City -- Austin, Texas to Beautiful Colorado Springs, Colorado. Bryan transferred to Fort Carson and I enjoyed supporting him. Yet, Bryan knew that I was destined to continue my growth, but through Real Estate. At the time, Bryan and I were already homeowners and investors, but I never thought of being a Realtor and before we knew it, I became an active realtor in Colorado Springs.

I invested in understanding the market but most importantly understanding **People**. If one understands people, we will find that the true meaning is to serve. To serve was exactly what my calling was. I value this important essence to **"serve others humbly in love."** Purchasing, selling and renting a home all derive from a life effect and with that requires one to handle those moments with care

and an unwavering will to serve. Being a realtor is not a career or job for me, it's a vocation that I passionately devote for the happiness of others. My actions affect the future outcome of my clients, which is a responsibility that I cherish and respect dearly.

My first year was an unforgettable challenge, but an unbelievable journey. I started over social media, as I campaigned during Thanksgiving a Pie Giveaway and 100 pies later I personally delivered a warm addition to kitchen tables across the city. I continued my calling to serve and my vision to fulfill my clients' dreams of homeownership was unfolding. As my experience grew, so did my family and myself, I was pregnant! It was such an amazing blessing that I was building a life for my daughter as she grew waiting to come to this world.

As I progressed through my pregnancy, there were many difficult nights balancing my family, my body and clients, but I knew that had to plow to reap the rewards of my harvest. As the taxing days continued, I would continue to remind myself why I came to America: "to earn a better life for my family." I did not want to be a poor example for my family and I wanted to demonstrate to other immigrants that sacrifice and conviction lead to a good life.

•••

Finally, it was time. Olivia was ready to come and I was still showing homes and ensuring a successful closing until the moment of anesthesia. My pregnancy was considered high-risk because I was two weeks overdue and Olivia was getting too large. It was a day I will never forget and the most challenging experience I have ever endured. Bryan and I experienced a traumatizing birth, but God willingly Olivia survived. Every day I am thankful for what I have been blessed with in my life: my lovely daughter, Olivia, my amazing husband, Bryan, a successful business and most importantly my family and I's health. Life is too short and one must do things that matter. Being a mother revives my passion to serve even more.

Upon my recovery, I immediately went back into the field to serve my clients. This was no easy task as I was trying to recover and regain my normality. Fortunately, I was able to bring my parents over to live with us. They complemented my parenthood and ensured Olivia was taken care of during my times of work. It was such a blessing to enjoy my family and see what I always dreamed of for them. Real Estate is more than just wood and nails. I believe homeownership is the cornerstone of a strong community. Growing up in Riga, Latvia, I valued the responsibility and pride in owning one's own home. I witnessed the joy and unity that one could have celebrating life's most precious moments under one's own roof.

Like I mentioned, life is too short and one must do things that matter. Another life experienced hit our family; my father suffered from a heart attack and needed immediate quadruple bi-pass surgery. I was unable to be at my father's side until he was entering the operating room because I had to ensure my out of state clients were taken care of. Some may think it is foolish to not rush to your father's aid, but with my strong faith, loving husband they ensured my father was taken care and most importantly, I never wanted to be inconsistent with demonstrating to my clients my unwavering will to serve. Thankfully, my father made a successful recovery from the operation and is running around with Olivia.

Afterward, with my father's second chance at life, I wanted to ensure he fulfilled his dream, which was to own a home in America. I found a beautiful cottage with a great landscape and wrapped it up, presenting him after his recovery. He was



overwhelmed with joy, crying and thanking us that he not only reached his dream but fulfilled his father's dream as well.

After such a wild chain of events, I was determined to continue my progress through the remaining second year. What remained consistent through my professional growth was the coaching by Mr. Brian Buffini, a successful realtor, investor and immigrant that shared the same principles of servitude. His genuine and simple fundamental tactics aligned with honest principles propelled my progress and most importantly myself as a mother, wife and woman.

With this strengthen foundation; I knew that there was nothing that could stop the momentum. I continued to commit always to giving back and ensuring my clients not only had an amazing experience but that they felt part of a community of my buyers and sellers, creating a supplementary network that benefited from each other. This philosophy resulted in amazing events such a Mother's

Day Brunch, Sky Sox's Dining Out, Summer Movie Night and most importantly, Lana Rodriguez's Annual Holiday Client Appreciation Gala. These events allowed for my clients to remember their experience, enjoy others alike and network through social environments.

After this sustained application, I was grateful to receive much honorable recognition, but what was most rewarding were the countless reviews and referrals that my clients trusted me with. It was a testimony to my sacrifice and devotion to this vocation. I found my instrument to influence my community through America's Dream, Homeownership. However, I could not do this on my own, I wanted to spread my philosophy quicker and stronger, especially with historic low-interest rates, low inventory and an ever-increasing demand to be part of America's Best Kept Secret, Colorado Springs. A team of heroic professionals answered this challenge: The Lana Rodriguez Group, also known as The LRG.

I assembled a unique blend of professionals, starting with Colorado Springs's most desired executive team manager; Debi Volk. She comes from an array of management and administrative positions. From Law Firms to Real Estate Settlement Services, Debi is able to ensure client care never falls below extraordinary satisfaction. Her specialized skills sustain the group's ability to be anywhere and at any time for their clients.

Aiding in this challenge is an accomplished and passionate military spouse, Cami Browning. A recent Master of Business Graduate of Fogelman College at the University of Memphis comes to deliver a competitive advantage in Client Services and Management. Just like her husband's commitment to serving our Country, Cami truly demonstrates her devotion to serving her Buyers and Sellers in this fiercely competitive environment.

Additionally, providing supplementary support is Colorado Spring's favorite native, Kelli Henry, as an alumnus of Colorado State University-Pueblo and a dynamic Coach for Colorado's Leading Fastpitch Softball Club, Springs Thunder, Kelli applies her marketing knowledge and coaching skills in providing a rewarding experience for her clients and ultimately building lasting friendships.

These professionals have answered the call to duty and assembled a force to protect and serve any and all Buyers and Sellers. Our mission is to establish an undeniable **Trust**, reveal the

definition of high-caliber **Performance** and most importantly demonstrate the **Care** clients deserve.

Being a realtor is simply blissful, but becoming a realtor was the life-changing decision -- a decision I am proud of and honor to live every day. What I reflect most of my decision is that as a young girl I decided on my dream: the ability to earn a better life in a free market and pass on even greater opportunity to my next generation. I visualized this dream every day, leading me to leave everything I know behind and keeping that dream of success uppermost in my mind.

I want to be the example of the pursuit of happiness. I want to remind everyone I touch that one is only guaranteed the right to pursue happiness. One must earn one's happiness and overcome all the unexpected adversity that will arise. One must fuse the goals to the dream so that to make the dream the reality one has earned.

I give thanks for this good life-a life that through struggles; have revealed life's greatest prizes. I cannot wait to continue meeting wonderful professionals in this industry, helping Colorado Springs become America's best, building relationships within the community and most importantly helping anyone and everyone find the solution for their real estate challenge.

Now, grab your suitcase, don't look back and chase your dreams! Thank you for reading my story.

MIKE BETZER, VP **CAPSTONE TITLE** **RON PIPKIN, PRESIDENT**

BECAUSE THE RIGHT **TITLE COMPANY MATTERS**

Capstone Title is local, & our experienced staff is at your service.

CAPSTONETITLECO.COM

TOP REASONS TO CHOOSE CAPSTONE TITLE:

- ▶ We focus on Building Relationships, not automated systems
- ▶ Local Ownership and Production
Money earned and spent here, stays here in the local community. Our Associates have extensive local market knowledge and expertise in the title and closing industry. Our local ownership also means quicker decisions since we don't have to go through several levels of management. We are invested in our COMMUNITY and in its economic future.
- ▶ Title Experts with Local Market Knowledge
- ▶ Local Closing Experts
- ▶ Value Pricing

COLORADO SPRINGS
719.228.1060
5555 Tech Center Drive, Suite 120
Colorado Springs, CO 80919

PUEBLO
719.542.2383
1320 Fortino Boulevard, Suite A
Pueblo, CO 81008

Up And
Coming Real
Estate Agent

SHAWNA UEHLING



“Though we travel the world over to find the beautiful, we must carry it with us or we find it not.” RW Emerson

Shawna Uehling is honored to be recognized as an Up and Coming Real Estate agent in Colorado Springs. She is a passionate and dedicated wife and mother to four energetic kids, ranging in age from 7 to 16. Having just returned to the work force after 16 years managing her family from home, her schedule has become more complex but because of the nature of this business and the flexibility it allows, she stays very much involved with her family activities.

Starting as a full-time real estate broker in January of 2016, Shawna quickly found a great fit finding new clients during open houses. It's been fortunate timing by starting last year and having such great conditions continuing to exist for the local market. Cherise Selley of Selley Group Real Estate is her managing broker and close personal friend. They met as Cherise was their real estate broker 10 years ago with their move out to Colorado Springs. While real estate has been a personal interest to Shawna for much of her life, this is her first foray into pursuing a career handling real estate transactions. And she's loving it! She loves the sparkle in first time home buyer's eyes; it is magic to her. To be a part of their journey is a privilege that she shares as they do not always know what to look out for which is where she can step in and help them. Having four kids has made her into a “mama bear” wanting to protect and look after her clients. There are stressful moments and exciting moments, but she stays positive and has a lot of fun in the process.

She believes she is a part of a boutique brokerage where personal relationships are paramount to the priority placed on doing what is right for the client above what may be best to their financial bottom line at times. Being a newer agent, she feels privileged to be able to learn from such seasoned, veteran brokers in her office. That alone has taken years off the learning curve. Shawna has found a lot of peace and fulfillment by being able to share her God given talents with those she gets to serve

on a daily basis. However, the journey hasn't always been without twist and turns, successes and failures, pleasure and pain.

As a young girl growing up in Southern California, Shawna showed a propensity and talent to transform spaces around her. Sometimes when rearranging furniture so the room would “flow” more naturally or coordinating the paint in the hallway to match her room colors, she was very conscious of how rooms made her feel. She's a natural decorator and has refined her own style over the years. When visiting friends homes, she'd find herself imagining ways of moving their furniture, painting their walls or adding accents and art to enhance the space. This early interest and attention to what she liked about peoples space and style transferred to her own “spaces”.

When her husband Troy, purchased their first home, a classic mid-century small home with lots of roses in the garden, they renovated and lived in the house for three years. However, the bug for real estate was seeded and L.A. real estate was just beginning to boom at the time. Within a short time, they had acquired a fixer-upper, which they converted into a studio for her husband's thriving photography business. They also began attending county tax sale auctions, buying several more properties that appreciated rapidly and selling them before the Great Recession. With plenty of signs of a “frothy” market, the Uehling's together decided to liquidate their photography business and real estate holdings in California by 2006 and get the heck out of dodge. The timing was a blessing as they sold their last property just months before the market peaked.

The question was, what next?

Even though friends in Colorado were singing its praises of beauty, clear blue skies and snow-capped mountains, they wanted to look at other possibilities. They came up with the idea to search for our new home by traveling around the country in an



Delaney (16) Devynn (15)
Dalton (13) Darcie (7)



...

RV. Soon, they left the one-season concrete jungle of Southern California in a motor home with three kids and a Suburban in tow. Their journey took them through beautiful country up the California Coast through Oregon and into Washington. They were awestruck by Glacier National Park especially enjoying the Canadian side. They continued our journey through the Upper Peninsula of Michigan enjoying the “leaf peeping” in New England in the fall. Winter in Florida was enjoyable with inviting aqua blue water and white sand beaches. After 11 months of adventure and wandering, they were ready to trade in their wings for roots again. They had seen many places on the journey, but the Rocky Mountain lifestyle of Colorado Springs kept calling their names. Though uncertain of what this move would bring, they were excited to start the next chapter.

While the “Grand Adventure of a Lifetime” plan of moving a young family to a new, unfamiliar city, in a state far from family support without a certain income source may sound romantic or exciting -- and it was -- it also presented challenges with their own limitations and mortality. Youthful opportunism matched with mortgage statements were initially easily overcome by the healthy bank accounts from their investing days. However, as years passed it became necessary to look into new business ventures.

It wasn't dire all the time as there were attempts to open several businesses, including a self-serve yogurt shop (before there were many), and a food truck. Eventually, they got into residential trash collection which ultimately stabilized their income enough to give them some breathing room again. One main priority for

After 11 months of adventure and wandering, they were ready to trade in their wings for roots again. They had seen many places on the journey, but the Rocky Mountain lifestyle of Colorado Springs kept calling their names. Though uncertain of what this move would bring, they were excited to start the next chapter.

both of them was for Shawna to stay home for as long as possible with the kids and it wasn't until the youngest started kindergarten that she began to really consider working outside the home.

Serendipitously, Cherise was looking to expand her business at this time and opened the door for Shawna to join her team. She accepted the opportunity and is seeing real estate becoming a blessing again in their lives. Once, by bringing happiness on a personal level through feeling a sense of home and belonging, and now it is creating a renewed sense of stability while building meaningful relationships.

WE'RE YOUR BANK WE'RE PEOPLES BANK

- ✓ **Convenience**
Many of our loans are processed, underwritten and funded in-house.
- ✓ **Exceptional Rates**
Our 40 years of experience ensures that our clients receive the best loan to meet their needs.
- ✓ **Exceptional Service**
We strive to help our clients experience the joys of home ownership.

- ✓ **Breaking Records**
Peoples Bank was ranked as the #1 purchase lender in El Paso County in 2016.
- ✓ **Community Involvement**
We support our community by donating our time and talents to local charities and non-profits.

- VA Loans • FHA Loans
- Conventional Mortgages
- Fixed Rate Mortgages
 - Jumbo Loan
 - VA Jumbo Loans
- Refinances • ARMs
- USDA Loans

KRISTINE GALLEGOS
Mortgage Banker | NMLS 362541
719.660.7925 Cell
719.265.1351 Office
kgallegos@epeoples.com
mpeoples.com/krisgallegos

MATT SEUBE
Mortgage Banker | NMLS 1491860
719.440.4772 Cell
719.260.2252 Office
mseube@epeoples.com
mpeoples.com/mattseube

Peoples NMLS 690861

epeoples.com

Member **FDIC** **EQUAL HOUSING LENDER**

We are dedicated to helping home buyers learn about their home, so that they can make safe and informed decisions.

719-641-1555
GroundFloorHomeInspection.com

Dare to Compare

What makes us different from the “big” insurance companies? “CHOICE.” The big insurance companies can only sell insurance for that one company. If their product isn't competitive, there is not anything that they can do! By representing numerous companies, we can present numerous quotes. You will have the ability to CHOOSE which company you want to work with.

719-574-0082
www.SolidRockAgency.com
2850 W Serendipity Circle, Suite 230 | Colorado Springs, CO 80917

Protecting Your Customer Against Losses DUE TO EMAIL OR WIRE FRAUD



By Natalie Koonce North American Title,
V.P. Central Region Settlement Services Manager

Losing money in a real estate transaction due to fraudulent activities such as phishing, hacking or other infiltration into daily email communications is a horrifying event for anyone connected to the deal. While we may feel immune to such events in Colorado Springs, these dangers are real and are escalating each year. Since 2015, there has been a 1,300 percent increase in identified losses, now totaling over \$3 billion, according to the FBI's Internet Crime Complaint Center.



Today more than ever, consumers are relying on their real estate agents, lenders and title professionals for protection, insight and knowledge. We must all embrace the responsibility we have to protect our customers from identity theft and fraud. Granted, we are not information technology (IT) experts, but we can all learn the warning signs of phishing, hacking and other social engineering techniques to stop these attempts in their tracks.

Awareness and Education

The first line of defense is simply to become aware of current fraud schemes. Once we understand how these schemes work, we must be vigilant in all of our communications with our service providers and our clients. It is especially crucial that we share this information with our buyers and sellers, explaining the potential threats and how to respond.

This process of education must begin the first time you sit down with your seller at a listing appointment or begin to work with a buyer.

First, introduce your team to your clients and explain your communication practices to them. Let your clients know from whom they can expect to receive emails or calls during the transaction and what kind of infor-

mation you will be requesting. Secondly, explain what information you will never ask for via email, especially nonpublic personal information such as Social Security numbers or bank account numbers.

The goal is to make certain that your buyers and sellers are also vigilant, raising their awareness and empowering them to take action to prevent losses.

Keep the following tips in mind:

- Don't be the source of the attack. Ensure your email server is secure and encrypted. This can be verified with your provider.
- Only open emails from trusted sources – scrutinize the sender's email address.
- Be suspicious of unsolicited emails from any source. Don't open attachments associated with these emails.
- Avoid dealing with anyone or an entity that refuses basic contact information or applies pressure for a decision.
- Investigate oddities – fraudulent emails are riddled with typos and blatantly obvious grammatical errors.
- Most importantly, trust but verify. Always recommend to your clients that they call the title company to verify their wiring instructions before sending a wire. Wire transfers are rarely reversible, so taking preventative measures is the best tactic.

Taking Action

If the unimaginable happens and your client becomes a victim of wire fraud, immediately contact the bank and let them know the funds were wired to a fraudulent party. Next, contact the following law enforcement agencies:

Call the Colorado Springs Police Department and file a report

Notify the Colorado Attorney General's office by filing a fraud report at www.stopfraudcolorado.gov

Even if there is no loss, forward any known fraudulent emails to the Federal Trade Commission at spam@uce.gov

Consumers who think they have been taken advantage of by a spam scam can file a complaint with the FTC online at www.ftc.gov

Each of these agencies has trained law enforcement experts that track fraudulent emails. Obtaining control over these costly wide-spread attacks involves several agencies, including the Secret Service, Home Land Security, FBI and our local police departments all collaborating with dedicated detectives to prevent future losses.

However, you are the first line of defense against these fraudulent schemes. Education, awareness and vigilance can stop the fraudsters in their tracks before a loss occurs.

For more information, visit www.nat.com/PreventFraud.



YOUR MORTGAGE EXPERTS

We are the key to your Mortgage!



SERVING EL PASO COUNTY SINCE 2002



- VA PURCHASES - ZERO DOWN - PERIOD!
- FHA PURCHASES
- HISTORICALLY LOW RATES
- CONSTRUCTION LOANS
- LAND LOANS
- INVESTMENT PROPERTY PURCHASES - 15% DOWN

VICTOR KARNS, MORTGAGE BANKER
(719) 360-3767, VIC@INTEGFIRST.COM

Licensed, Bonded, Insured

CO #100023696 | NMLS #296856 | IFF NMLS #394990

IF WE MISS YOUR HOME CLOSING DATE

*35 Day \$7,000 Purchase
Loan Guarantee**

*35 DAY GUARANTEE STARTS THE DAY THAT WE PERSONALLY MEET WITH YOU TO START YOUR LOAN PROCESS WITH IFF. ASSUMPTION IS MADE THAT ALL INFO PROVIDED TO IFF IS ACCURATE AND VERIFIABLE. BASED ON AUTOMATED APPROVAL WITH FANNIE MAE/FREDDIE MAC. BASED ON CLIENT PROVIDING UNDERWRITING DOCUMENTATION TO IFF WITHIN 48 HOURS THAT REQUEST IS MADE TO BORROWER. \$1000.00 WILL BE CREDITED TO YOU ON YOUR HUD SETTLEMENT STATEMENT B IFF IF WE DON'T MEET YOUR PURCHASE CLOSING DEADLINE.





The Classics Always Endure.

The best way to make certain your work lives on is to build something so remarkable, so memorable, that people will treasure it for years to come. At Classic, this is both our goal and our mission. It always has been, and it always will be.

**You want a better home?
Trust your hometown builder.**

All Roads Lead to Classic

- 1 Sanctuary Pointe**
Single family homes from the \$410s • 719-387-9279
Paired patio homes from the \$400s • 719-888-3223
Model: *Dynasty*
1654 Summerglow Lane, 80921
School District 38 (Monument, CO)
- 2 Forest Lakes**
719-419-8232
The Estates F1 - Acreage Lots (Call for details)
Single family homes from the \$340s
Model: *Hillspire-A*
2919 Waterfront Drive, 80132
School District 38 (Monument, CO)

- 3 Flying Horse**
719-722-3865
School District 20
Village of Messina
From the \$500s
Village of Verona
Single family homes from the \$600s
Village of Milan
719-722-3865
Single family homes from the \$380s
Model: *Ashton-B & St James-A*
2057 Ripple Ridge Rd., 80921
Village of Molise
Paired patio homes from the upper \$400s
719-377-9772
Model: *San Isabel-F & Telluride-F*
2186 Villa Creek Circle, 80921
Village of Cortona
Paired patio homes from the upper \$300s
719-377-9772

Classic Corporate Offices
6385 Corporate Drive
Colorado Springs, CO 80919
719-888-3363

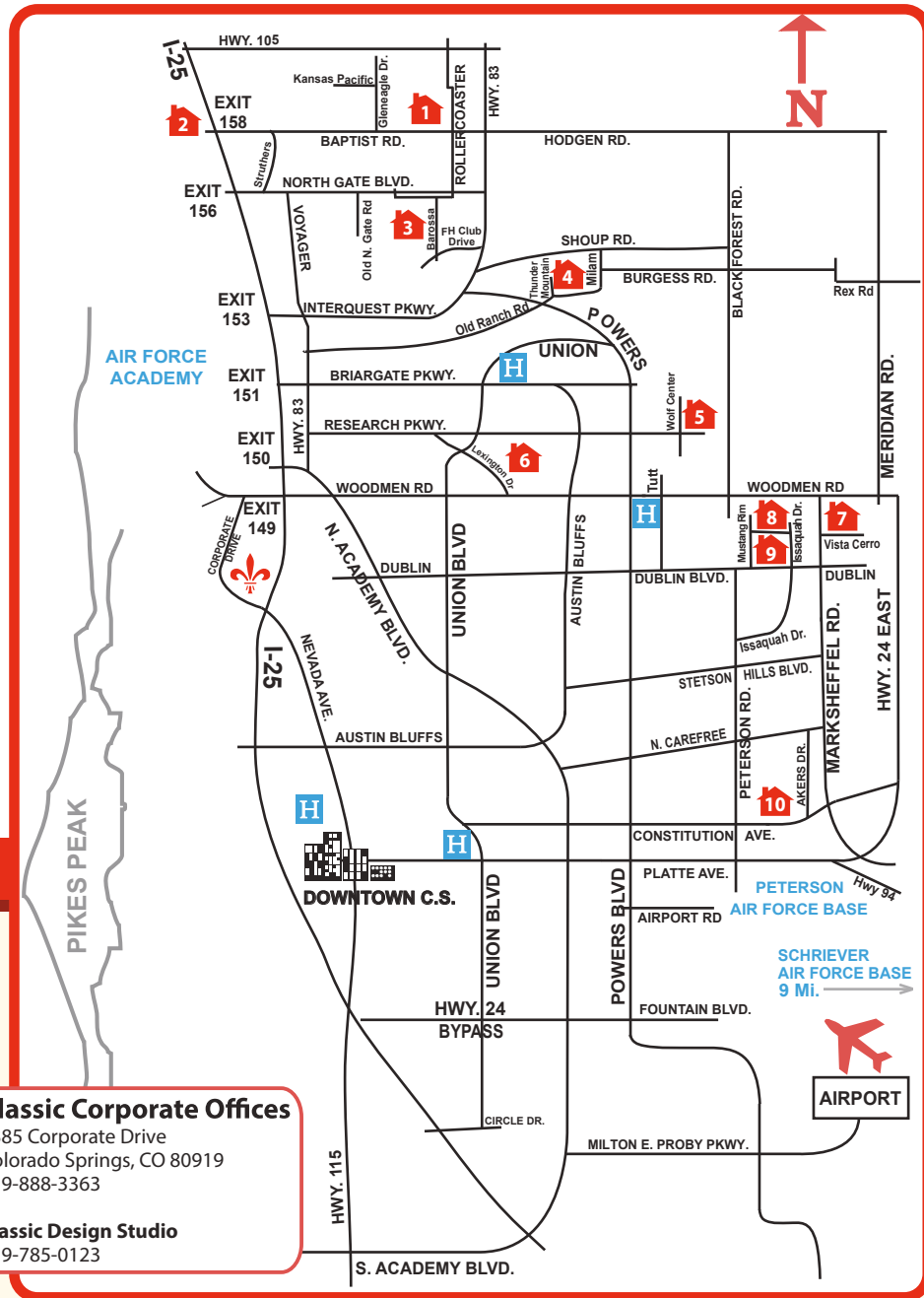
Classic Design Studio
719-785-0123

- 4 North Fork**
From the \$310s • 719-426-2651
Model: *Savannah-B*
10996 Echo Canyon Dr., 80908
School District 20
- 5 Wolf Ranch**
Single family homes from the \$320s • 719-452-8952
Model: *Monarch-D* 5564 Leon Young Drive, 80924
Paired patio homes from the \$360s • 719-309-4215
School District 20
- 6 Lexington Crossing**
Paired patio homes from the mid \$300s • 719-888-3533
Model coming soon!
School District 20 (Colorado Springs, CO 80920)
- 7 Banning Lewis Ranch**
From the \$300's • 719-452-8696
Model: *Celebration-B*
8584 Antero Peak, 80927
School District 49

- 8 Indigo Ranch at Stetson Ridge**
From the \$290s • 719-235-5961
Model: *Paradise-B* 6852 Mustang Rim Dr., 80923
School District 49
- 9 Renaissance at Indigo Ranch**
From the low \$300s • 719-309-4385
Model: *Tranquility-C*
6657 Lucky Star Lane, 80923
School District 49
- 10 Hannah Ridge**
From the \$280s • 719-452-8981
Model: *Hannah-A*
2502 Equine Court, 80922
School District 49



Updated as of April 20, 2017
Prices and availability are subject to change. See Agent for details.



Classic Homes Promise of Excellence

Classic Homes has been a leading local builder in the Pikes Peak region since 1989. We believe that quality, value and customer satisfaction must never be compromised in the process of delivering a home to our buyers. Our selection of building materials, trade contractor partners, and the dedication of our employees is driven by Classic's mission and value statements. As well as the knowledge that we are not merely building homes but that we are also building communities and creating new friends and neighbors in the process.

AS YOU TOUR OUR COMMUNITIES, WE INVITE YOU TO EXPERIENCE THE CLASSIC DIFFERENCE.

- At Classic, it is our mission to provide the finest quality real estate products and services in a manner that consistently meets or exceeds our customers' expectations.
- Our mission is accomplished by using the best available resources and blending time-tested construction procedures with state-of-the-art technology and design.
- Creating a positive working environment based on honest and ethical business practices, mutual trust and respect.
- Working as a team, with each other and with our customers, while providing opportunities for both personal and professional growth.
- Being a responsible member of our community and investing in its future by actively supporting community, social and educational programs.

These are more than just words or a mere business philosophy. They are the truths and values that define Classic.



GOLD WINNER			
2007	2008	2009	2010
2012	2013	2014	2015
2016	2017	TEN YEARS!	

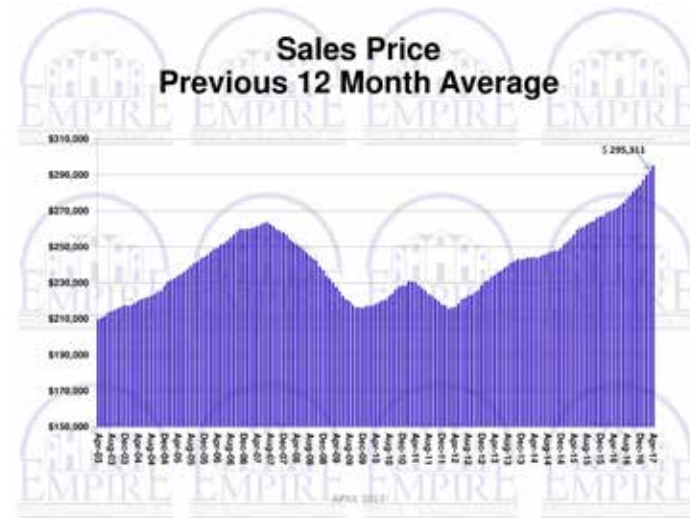
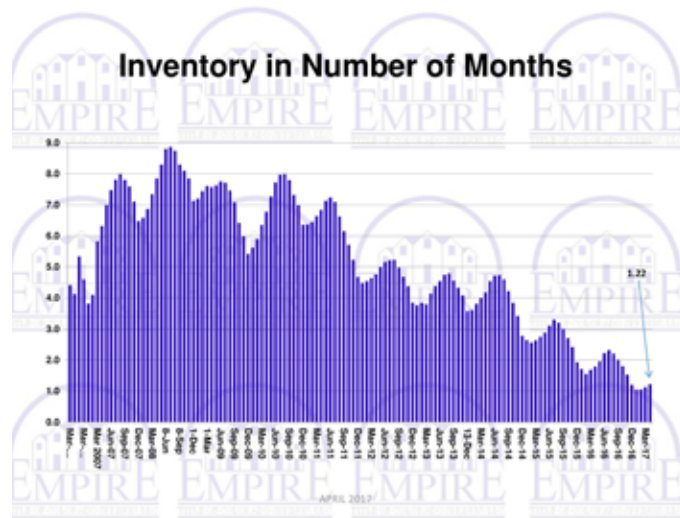
VOTED BEST HOME BUILDER
10 Years Running!
VOTED BEST 2017 HOME DEVELOPER

The difference really hits home.

- Prime Neighborhood Locations
- Award-winning Customer Care
- Hand-selected Construction Teams
- Floorplans for Every Stage of Life
- Quality Craftsmanship & Materials
- 28 Years of Commitment to Community
- Energy Efficient Construction
- 8-year Limited Warranty
- In-house Design Studio & Personal Consultants

ClassicHomes.com





Hungry For More

By Bill McAfee,
President Empire Title of Colorado Springs, LLC

If you were stranded with no food and nothing to drink, how much would you pay for a sandwich and a glass of water?

Our Real Estate market is very similar to this situation, except it is not life or death.

I do a calculation every month called "Inventory in Number of Months." The formula for this calculation looks at the average number of homes sold per month over the past twelve months. I then divide the total number of current listings by this number; the result is the inventory in a number of months. Four to six months of inventory is normal in our market. In 2008, we almost hit nine months of inventory (Slide #1). Prices then dropped for five years with the exception of the eight thousand dollar Home-buyer Credit in 2009, 2010 and 2011. This artificially stimulated the market, which gives us the "camel hump" effect during these years (Slide #2).

Notice the inventory levels of 2011 through 2014; we were between four to six months of inventory. Slide #2 shows that prices

rose at a steady pace as inventory levels continued to fall toward current levels. Prices have recently been increasing at an increasing rate, with inventory levels falling below four to six months.

Now, for those of you that tuned out early in this article - and you know who you are - this is what has happened to our real estate market...

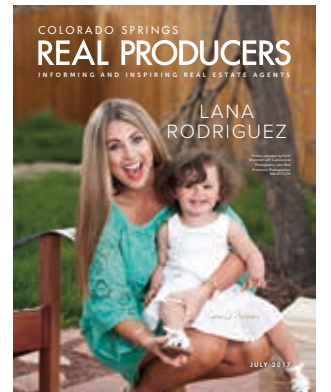
Prior to 2008, there was food and water and the people thoroughly enjoyed it. Then in late 2007, the food and water began to go away. At first, no one worried because there was still some sipping and nibbling going on; however, time passed, and by 2008, there was no food nor water. In 2009 we got a snack with the same water and we were happy for a couple years. But then in 2014 the food and water disappeared. We were starving and dehydrated. So now let's answer what you would pay for food and water if there was very little of both or none of either. The answer is "a lot" ... and the longer food and water remain scarce, the more people are willing to pay.

Hopefully, this helps those number-crazy accountant-types, as well as the expressive, don't-bore-me-with-data types understand how "Inventory in Number of Months" is a great leading indicator as to where the market is likely to go.

SUBSCRIBE TO

COLORADO SPRINGS REAL PRODUCERS

Real Producers, Colorado Springs Edition is Free to the Top 500 Teams and individuals ranked on the MLS. If you would like to purchase a monthly subscription to this publication or would like extra copies of any of our issues, please email mark.vanduren@n2pub.com.





READY TO PURCHASE, REFINANCE, RENOVATE OR INVEST? THINK NOVA® HOME LOANS

719.884.5500

www.NovaCoSprings.com

Personal commitment to professional excellence, coupled with a strong desire to help others, is the common thread among the Loan Officers at NOVA. We often hear that the experiences that our clients have working with NOVA® are far superior to those encountered at other lending institutions. We're proud of that difference, and of the long lasting relationships we have forged with our clients, their friends and their families! NOVA NMLS 3087 / EQUAL HOUSING OPPORTUNITY








COLORADO SPRINGS OFFICE | 1125 Kelly Johnson Blvd, Suite 361 | Colorado Springs CO 80920



Empire Title of Colorado Springs

5755 Mark Dabling Blvd., Suite 110, Colorado Springs, CO 80919

Phone: (719) 884-5300 - Fax: (719) 884-5304

www.etcos.com

www.etcos.com

"We Don't Succeed Unless You Do"

Empire Title of Woodland Park

350 N. Pine St., Woodland Park, CO 80863

P.O. Box 9004, Woodland Park, CO 80866

Phone: (719) 686-9888 - Fax: (719) 686-8208

www.empirewp.com



GROUND FLOOR HOME INSPECTION



Ground Floor Home Inspection is fully equipped to handle your home inspection needs. We've increased our offerings to Realtors, including an expanded service map, more expert inspectors, a smartphone app for ease of scheduling, and we now have a Certified Radon Measurement Operator. Our team specializes in assisting with all aspects of home inspection, with a schedule available via phone call, email, text, or from chat message direct on our website at **www.groundfloorhomeinspection.com**. Our firm earns repeated five-star reviews on Google as a testament to quality service and the best inspectors in the area.

Our business is deeply rooted in Colorado real estate areas. We are members in good standing of many key organizations including American Society of Home Inspectors (ASHI), International Association of Certified Inspectors (InterNACHI), Better Business Bureau of Southern Colorado (A+ Rating), Pikes Peak Association of Realtors, Denver Metro Association of Realtors, and Women's Council of Realtors, as well as being certified through American Home Inspectors Training.



GFHI is a multi-inspector firm. For our agents and clients, this means ease of scheduling, with many inspection time slots open, seven days a week. Choose from professionally certified inspectors Ken Schipper, Kevin Schanche, Joe Gardino, Chris Kjeldsen, and Walter Kruger, as available. We can schedule to inspect properties starting at 8 in the morning until dusk each evening. We are experienced with multiple types of homes, from pre-turn-of-the-century Victorian houses to contemporary new construction.

As a national technical trainer for American Home Inspectors Training (AHIT), Chris Kjeldsen travels the nation teaching up-and-coming home inspectors to be well equipped to start their new careers as successful certified professional home inspectors. Here at GFHI, our inspectors receive the same top-notch training and education. Chris also teaches classes at area locations to educate real estate agents and financial specialists. There are only ten technical trainers nationwide with the knowledge and experience it takes to teach at AHIT, and GFHI is fortunate to have our very own trainer at work here in Colorado Springs. Ground Floor requires our inspectors to pass the National Home Inspection Exam and each home inspection report is reviewed by Chris before it is sent to any client or agent. You can easily share this benefit with your clients by scheduling an inspection with us.

Our inspection reports are the best. Your reviewed home inspection report will come to you in an email on the same day as the inspection.

At Ground Floor, we cherish our working relationships with clients and agents and will work hard to guarantee the service expected from a team of certified professionals.

Ground Floor practices expediency in sending out reports to assist with keeping you under any inspection objection deadlines. Barring special circumstances, you can count on us to get your documents to you quickly. Our certified professional home inspectors spend three to three and a half hours on most inspections and provide a detailed report with over 400 items inspected using the industry's most recognized reporting presentation.

By scheduling a home inspection with Ground Floor, you can ensure your clients receive the best service from an experienced inspector with top-notch training, excellent customer service before, during, and after the inspection, and competitive pricing as well. We often run sales on special services like radon gas testing and water well testing, so be sure to subscribe to our newsletter by emailing marie@groundfloorhomeinspection.com to be added to our mailing list to receive advanced notice on industry news and specials. Not all home inspectors are created equally, and by keeping in the loop you can get the best inspection for a great price.

We've expanded our service map to cover more areas in Colorado. Although we're based in Colorado Springs, Ground Floor now services Teller County to include Cripple Creek, Victor, Florissant, Divide, and Woodland Park. Our inspectors will work in Monument, Black Forest, Larkspur, Castle Rock, Pueblo and Denver areas as well.

Install our handy smartphone app to make booking your inspections easy. Available on Google Play for Android devices and at iTunes for iPhone and

Apple products, our app will make contacting us a breeze. Check out the coupon tab for specials. Receive a gift basket when you check five completed inspections in our loyalty program tab. Contact us directly from the app for ease of scheduling. Search for the app at the Play Store for Android or the App Store for Apple by searching for Ground Floor Home Inspection in the store. Installation of the app is simple.

We now offer two types of radon tests. You can choose from E-Perm electret testing or computerized testing (Sun Nuclear 1028 machines) when you book a radon test. We offer an automatic discount of \$25 when you purchase a radon test with a home inspection. Our team has expanded to include Certified Radon Measurement Operator Treese Kjeldsen. Treese is extremely knowledgeable about radon gas concentration locally and is a valuable asset to Team GFHI. Our website always offers current industry news about radon at <http://www.groundfloorhomeinspection.com/radon> to assist with educating your clients on the benefits of having a property tested during a regular pre-sale inspection.

At Ground Floor, we cherish our working relationships with clients and agents and will work hard to guarantee the service expected from a team of certified professionals. Our home inspectors are insured (general liability, errors and omissions and referring party coverage) and bound by a strict code of ethics and industry standards, which ensures quality service while providing a rewarding inspection experience. We are dedicated to helping home buyers learn about their home so they can make safe and informed decisions.

▶ sponsor
spotlight



Capture Life Photography

As a business owner and realtor, the key to success is building relationships and finding a solution for the customer. That's it. It's real simple. However, all that goes on behind the scenes isn't so simple. Being a realtor who has 3,400+ competitors makes it even more difficult. How does someone in this line of work gain a competitive edge in such a cut-throat industry?

There are many factors that contribute to being competitive in the real estate industry. As you read this, I am sure a lot of words come to mind... dependable, responsive, experience, personality, and trustworthy. What about transparency? Have you had a client meet you and say, "you look nothing like the picture on your website" or "the pictures of this property looked a lot bigger than what you are showing me". Does that client deem you trustworthy, transparent, or do business with you? What about the realtor's attention to detail and going over and beyond expectations? If a potential customer receives a flier in the mail with the realtor's

"selfie" picture or fuzzy, dark, dingy pictures of property listings, it would be awfully hard to take that realtor seriously or want to engage them in business. In this day and age, so many real estate transactions are 50%-70% complete before the customer even visits the property or calls an agent. As a result, consider how many potential customers may not look at the listing or call because of the representation? I personally won't forget about looking at the MLS listings and seeing a filthy kitchen accessorized with a beer bottle on the table! In all seriousness, selling a home is a pain. No one wants to do it. When a person selects a realtor, they will look at who



Heidi Mossman

**"YOUR ONE STOP
SHOP PHOTOGRAPHER"**

is selling quickest and for the best price. They will choose someone they can trust and rely on to be professional, personable, and make the process as easy as possible.

Attracting customers begins with the realtor's representation of themselves and their property. Customer confidence is built on trust, professionalism, timeliness and effectiveness. Utilizing good quality photography is crucial. It will drive

more traffic, attract more customers, and keep you competitive in the Colorado Springs market. Having a current and high-quality headshot will make you look professional, trustworthy, approachable, confident and transparent. Let's face it; your face is your brand. Think about how many people you meet a week through networking. People can connect with images much better than remembering a name. Photos are so important and represent you, your business, and get lodged in the minds of your future customers, networking affiliates, and referral partners. For this reason, it is important to have your picture on your website, marketing material, and business cards.

It is very rewarding to play an integral part in the success of others by providing professional headshots, business advertisements, and real estate listings. With a vast number of years in the business world, I can relate and respect the challenges running a business entails. Being a photographer and business owner for over 7 years, I face many of the same challenges. Though my competition isn't nearly as fierce, I still need to stand out amongst other photographers. Just like selling a home, no one wants to have their picture taken. I suppose it all started when we are younger; forced smiles, stiff, and not fun. Now as we are older, we have become critical of our appearance. My approach to photography is different than others. My mission is to make my customer look great, make it an enjoyable experience, and do it right the first time. I pay close attention to detail, and deliver the product in a timely fashion. Similar to staging a home, I prepare my client during the consultation prior to the

photo shoot. I will assist the client in selecting the right attire, the proper location (studio or outdoor setting), and the scene or backdrop that best compliments one another. While putting the client at ease, it naturally brings out wonderful smiles and personality creating a stunning portrait. It's a portrait that will want to be used everywhere with confidence.

Photography has been around for years and generations. It has provided a legacy for families, businesses, and events throughout time. It tells a story. In fact, people value photography so much that when there's a crisis or evacuation, photo albums and important photos are one of the top three things that are packed during that situation. So not only will photography provide value to your business, but it will tell your story. Your story is both personal and professional. Let me help you tell YOUR story. Besides your business, what is it that you value? What are your needs? Let's capture this time in your life. Whether you have a newborn baby, high school senior, engagement, your first home, or you haven't had a family portrait taken in years, let's take the time to capture these events and the very things that you hold dear to your heart. No matter the reason,

you can always count on Capture Life Photography-Heidi Mossman- "Your One Stop Shop Photographer"!

I hope each one of you will stop and reflect on the importance and value that photography has to you, your family and your business. Challenge yourselves to place more emphasis on professional photography this year and see how it impacts your business. It has been a pleasure photographing the featured realtor for the Real Producers-Colorado Springs magazine and I am very thankful for the opportunity. I look forward to meeting many of you, hearing your stories, witnessing your success and preserving your legacy.

For more information about Capture Life Photography, please visit www.capturelife.photo to view testimonials, portfolios, pricing, contact info, and to book a session.

Heidi Mossman
Capture Life Photography

Website: www.capturelife.photo
E-Mail: heidim4@aol.com
Phone: 303-877-1279
Facebook: www.facebook.com/capturelifephotoheidimossman



When Things Start TO ESCALATE...

In a smoking hot real estate market like we've seen the last few years, more agents are turning to new tactics to lock down homes for their clients. One way is through escalation clauses. In a nutshell, an escalation clause lets the seller know that a buyer will pay a set amount over the next highest offer in a smart way to secure the contract.

While escalation clauses were common in the Denver market last summer, Colorado Springs didn't see many. This year is a different story for the Springs market. In my own business and in talking with other agents, the use of escalation clauses is on the rise. Buyers like them as it can protect them from paying significantly more than the next highest offer, while not losing out on the property. If the competing offers are lower than your original offer than the escalation clause never goes into effect. This could save your buyer a lot in the final sales price.

Here are a few examples of clauses I've recently seen:

1. In the event of competing offer(s) on the Property, Buyer agrees to pay \$1,177 above the highest bona fide acceptable competing written offer received by the Seller. The maximum amount the Buyer is willing to offer is \$401,177. Buyer will adjust Cash

at Closing and/or New Loan amount as needed to reflect the new Purchase Price. Should Seller use this condition to increase the Purchase Price, Seller will provide the Buyer a redacted copy of said highest bona fide acceptable competing written offer and evidence of offer's financial viability (i.e., lender letter) at the same time as the Counter Proposal. If Buyer's offer is the only acceptable offer to the Seller at this time, this paragraph shall not apply.

2. If Seller has received another offer to purchase the property from another qualified Buyer prior to the acceptance deadline for this offer, the purchase price for this Contract shall automatically be changed to an amount equal to the Net Purchase Price (MEANING PURCHASE PRICE LESS ANY SELLER PAID CLOSING COSTS OR PREPAIDS ON BEHALF OF BUYER) as stated in the competing offer plus ONE THOUSAND (\$1,000) Dollars up to \$401,000. In that case, a complete copy of the competing offer shall be delivered to Buyer through the Buyer's Agent for approval within twenty-four (24) hours of acceptance of this Contract as evidence establish-

ing the final purchase price, which shall then be identified in writing in an amendment to this Contract.

3. Buyers are willing to pay \$1,000 over the next highest offer, up to a maximum of \$275,000. Seller will provide a copy of the contract for verification.

How do the numbers shake out? Here's a breakdown for an original offer of \$375k that includes an escalation up to \$400k, with a \$1,000 increment:

- If there are no competing offers (or only offers below \$375k) then the purchase price will hold at the original offer of \$375k.
- If the highest competing offer is \$375k exactly, then the escalated offer would be \$375k + \$1,000 = \$376k.
- If the next highest offer is more than your original offer, say \$390k, then the escalated offer would be \$1,000 over the next highest offer, for example, \$390k + \$1,000 = \$391k.
- If the highest competing offer is over your buyer's escalated maximum of \$400k, then you are back to the drawing board. Your offer wasn't high enough, even with the escalation.

Key points to remember when using an escalation clause:

- Check with your attorney and your managing broker to know your office policy and what's acceptable at your brokerage
- Make sure you specify a cap (the "up to" amount) so the buyer knows exactly what the maximum price could be if the escalation clause goes into effect
- Be sure the buyer can go up to the maximum, and submit their preapproval letter at the maximum amount offered
- Provide the incremental amount the buyer is willing to pay (\$1,000 over the next highest bid, for example)
- Require proof of the next highest net offer, and address what constitutes a bona fide offer (pre-approved buyers only? what about offers contingent on the sale of another property?)

More things to consider:

Keep the original offer strong.

A seller is less likely to take a low offer seriously, even if there's a hefty escalation clause, and your buyer could come off looking like they're more interested in a good deal. Offer strong, and let the seller know you're pulling out all the stops to get the home under contract.

Have a conversation with the listing agent about it

Fortunately, my experience with Colorado Springs agents is that you can still get a call returned to allow you to engage in a brief conversation about your offer. (In the Denver market, this is not often the case.) Always give the listing agent a call to let them know that an offer is forthcoming and that it will contain an escalation clause. Don't assume the listing agent will understand how escalation clauses work or (I hate to say it) even notice it in the Additional Provisions, especially if they are a newer agent or don't close many transactions per year. And while you're at it, take the opportunity to plead the case that your client is the perfect buyer for the home!

Prepare your buyer that it still may not work

Escalation clauses don't always do the trick. I've

had a few listing agents tell me that their seller wasn't comfortable with an escalation clause OR that they still had better offers in hand. Terms do play a big factor, so remember that conventional financing will often trump VA or FHA terms, and cash will usually trump financed offers when everything else is equal.

Use everything you can

Escalation clauses aren't the only tool you have to be competitive. Savvy agents know that there are lots of tricks available to make an offer more enticing to sellers, such as offering to purchase in "as-is" condition, using a great local lender and asking them to call the listing agent to vouch for the buyer's credit-worthiness, or even including an appraisal escalation that guarantees the buyer will pay a pre-specified dollar amount over the appraisal if the appraisal comes in low.

Good luck!

We do the work so you don't have to.

“ Love Handyman Connection and use it for ALL of my around the house needs. Every handyman has been professional, knowledgeable, friendly, and completed the jobs to my satisfaction. Thank you for the ease of requesting and obtaining a handyman to assist. Excellent customer service and excellent work! ”

M.V. | Colorado Springs, CO
May 24, 2017



Handyman Contractor GOLD WINNER



GET IT DONE - SCHEDULE YOUR PROJECT TODAY!



- Over 16 years LOCALLY owned in Colorado Springs
- 35+ craftsmen that are our employees and background checked annually

(719) 884-2639 | www.HandymanConnection.com

CARPENTRY • TILE • DECKS • DRYWALL • ELECTRICAL • FENCES • PAINTING • PLUMBING
REMODELING • REPAIRS • SHELVING AND STORAGE • MAINTENANCE • INSTALLATIONS



PRSR STD
US POSTAGE PAID
WILMINGTON NC
PERMIT NO. 40

Professional Headshots
Real Estate Listings
Family Portraits



*NOW
booking*

303-877-1279
www.capturelife.photo

Capture Life Photography



TWO MEN AND A TRUCK®
"Movers Who Care."

- Free no-obligation estimates
- Moving & packing services
- Competitively priced boxes & packing supplies
- Local & long-distance moving
- Professional, trained, and uniformed movers

TWO MEN AND A TRUCK®

719.576.6683 (MOVE) | twomenandatruck.com

Each franchise is independently owned and operated.