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It's really strange how fast time goes by; just seemed like summer a few weeks ago. As the Christmas season approaches, I hope all of you find some time to spend with loved ones. Real estate takes a lot of hours and time away from those that are important to us, so I encourage all of you to "take a break," no matter how short. Time is the one luxury we never have enough of.

As the year wraps up, we will be publishing the final "year-end" numbers

in the January issue. I highly encourage each of you to send these in.

Finally, I know all of you at various times need new or replacement vendors to aid in your business.

All of the businesses who appear in the publications are recommended by a current top 500 agent. We don't recommend anyone who is not recommended to us first! So, have peace of mind and know that all the businesses are reputable and been vetted. Also,

mention to them that you saw them in the magazine!

Wishing all of you a **very merry Christmas**, and a happy and successful New Year! Thank you for your continued support of *Real Producers* publication.

MARK VAN DUREN

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Freddie Mac 30 Yr. Fixed Rate Mortgage



Interest rates may **RISE;** here is a word to the **WISE**



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

There is no doubt that interest rates do affect the real estate market. They will dictate how much we can buy and what our payments will be. I will give examples of both scenarios and dive a little deeper into our market, looking at other factors like consumer confidence and emotion.

The first scenario deals with purchase power. If you have a \$63,840 income and want to spend 25 percent of your income on a home, this is how it would work. Twenty-five percent of \$63,840 is \$15,960; divide that by 12, and you have a monthly payment of \$1,330 dollars. A 3.4-percent interest rate on a 30-year mortgage gives you the ability to

purchase a \$300,000 home. The reason I reference a 3.4-percent interest rate is because that is the lowest the Freddie Mac 30-year fixed mortgage has been since 1971, or the last 47 years, according to the Freddie Mac website. (See Slide 1)

Currently interest rates are at 4.72 percent. Keeping income consistent, a 1.32-percent increase in interest rate lowers purchasing power from \$300,000 to \$256,000. A 1.32-percent increase in interest rates decreases your purchasing power by 14.67 percent.

“PEOPLE BUY ON EMOTION AND THEN TRY TO JUSTIFY IT WITH LOGIC.”

It is obvious how an increase in interest takes down purchasing power. Now let's look at payments, which is what most people look at and is our second scenario. Payments are calculated based on purchase price and interest rates. If you wanted a certain

confidence has hit an 18-year high. The “Consumer Confidence Index – CCI” is the leading economic indicator for the U.S. economy. This means people feel confident spending money because they believe economic conditions are good. Spending drives the U.S. economy, which includes real estate. There are other factors as well that indicate the real estate

A word to the wise: When you emotionally buy, try to use good information to justify your decision. Here are the facts: From 1973 to 1986, those 13 years had rates well above 8 percent; from 1986 to 2000, rates averaged around 8 percent; and, since 2000, rates have steadily declined until 2013. In the past five years they have started climbing. In conclusion, for 40 years the rates have been higher than they are now. We have been spoiled for the last seven years.

Here's your way to emotionally buy and justify in today's market. You are not getting the finger like you would have in 1981, and buying now makes the interest rate you got 85 percent better than those who have borrowed over the last 47 years.

Source: Freddie Mac website .



“IT LOOKS LIKE YOU GOT THE FINGER IF YOU BORROWED MONEY THAT YEAR.”

payment and have not maxed qualified on your income, here is a scenario: a \$300,000 home at 3.4 percent amortized over 30 years would have a payment of \$1,330. An increase in interest rates from 3.4 percent to 4.72 percent would take payments from \$1,330 to \$1,560. Once again, a 1.32-percent increase in interest rates increases the payment 17 percent. I have just given you the facts; now, let's look at the real world. People buy on emotion and then try to justify it with logic.

According to *The Wall Street Journal* and Investopedia, consumer con-

market may be plateauing, which is healthy in a rising interest rate environment.

If home prices and interest rates are both moving up, we can logically see what it does to purchasing power and payments. With our real estate market and Colorado Springs' economy experiencing low unemployment, a good job market, increasing wages, low inflation, and a strong stock market, it's easy to see why consumer confidence is high.

When consumer confidence is high, people tend to buy. We have had interest rates over 18 percent on 30-year fixed mortgages in September of 1981. I call this the finger year. Looking at the slide, it looks like you got the finger if you borrowed money that year.





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MONICA BRECKENRIDGE

▶ top producer

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The secret to life is the law of attraction. One of my favorite books is *The Secret* by Rhonda Byrnes. I was introduced to the law of attraction when I was 18, although I wasn't introduced to the book until around 2012. From that time on, the book helped me realize that life is not happening to you – YOU are creating it. After reading her book, I realized I am exactly where I am supposed to be, doing the exact things I am supposed to be doing.

If you ask my colleagues in Colorado what comes to mind when they hear my name, "Monica Breckenridge," you'll probably hear "real estate agent" or "number-one Realtor in Colorado." You may also hear "number 11 Realtor in the nation as reported by Real Trends." But most likely they'll tell you that I am the owner of Pink Realty. What they don't know is that I am also a proud Army brat (thank you, Dad, for your service to our nation!), that I am a steadfast lover of animals (especially cats), an author, a USA National Champion Cyclist, and I am also a cancer survivor.

Seems like a lot, right? Buddha hit the proverbial nail on the head when he said, "All that we are is the result of what we have thought." I have been blessed to have some amazing life experiences. Never in my life growing up did I imagine myself being a REALTOR! After my dad retired, we settled in the Colorado Springs area. My brother and I are graduates of Widefield High School in Security, CO. At the time, I thought I had my life planned out after graduation. I knew I wanted to become a homicide investigator for the local police department once I had completed my master's degree in Forensic Science at the University of Colorado Colorado Springs (UCCS). (Fun fact: I was the first student to graduate from the



newly instituted Forensic Science Program at UCCS!) There are certain qualifications you must meet in order to become a homicide investigator, which includes three years of on-the-job experience with the police department. I began working as a fingerprint technician, to start banking my time towards becoming an investigator, and ultimately did not get selected for the program. Truthfully, I was devastated, however, after reading *The Secret*, I realized I had brought it upon myself.

Those who know me well will attest to the fact that I am exceptionally independent. I did not want a boss. I did not want to rely on anybody for anything. I resented the fact that my schedule was dependent on someone else telling me when I had to work and how long I had to work. I made it no secret that I did not want to depend on anyone else for my income. If I were to succeed in my future endeavors, I wanted it to be on my own terms, not on anyone else's laurels; but, let's face the facts, life marches on, car payments need to be made, the bills continue to arrive, and, of course, I had to eat, so I had to continue working at the police department in order to pay the bills while looking for the perfect opportunity for me to become my own boss. I started searching around on various MeetUp groups, and started attending MeetUps about real estate, specifically real estate investing. I was intrigued! That is when it hit me: I wasn't using the law of attraction! I had already decided what I wanted: to be my own boss. No wonder I wasn't meant to be a homicide investigator!

I absorbed everything real estate investing that I could. I would work the night shift at the police department, sleep a few hours, then hit the ground running the next day. My husband, Russ, likes to joke that my determination is my greatest strength, but it's also my greatest weakness. I don't give up, ever! I attended a seminar about real estate investing that

I could get to, and, as the saying goes, that was the beginning of the end. I continued to work, attend seminars, and invest when I could. Instead of spending the profits I made from my investment deals, I invested in myself. One day I went to work, knowing that one of my cats was pregnant and in labor, and my boss wouldn't let me off work to attend to mama kitty while the babies were being born. When I finally got off of work, my poor mama kitty was struggling to live, and one of the baby kittens had died; it was at that moment, I knew I had to quit the police department and take that proverbial leap of faith. It was also at that moment that I was happy that I didn't get what I thought was my dream job. I KNEW I was going to be successful. Failure was not an option. I started buying items for an office that I didn't have yet. I remember vividly purchasing my first fax machine. I didn't have an office. I didn't even have a business, but I knew I would, and I did. I started a real estate business when I wasn't a real estate agent. Some people would

...

call it backwards, unorthodox. I know it was my thoughts, because thoughts become things. And here I am today, my started-backwards-company is now franchised all across the United States.

I was drawn to real estate not only for the inherent perk of being my own boss, creating my own hours and being responsible for my own success, but also to help others. When I first started investing in real estate, it was right around the time that the market took a downturn. It was definitely a balancing act, reconciling the opportunity to help homeowners who could quite possibly lose everything, and suffer the consequences of the aftermath, and earning enough to pay the bills. I was able to master the balancing act, and found such a personal reward in (for lack of a better word) saving the homeowners from despair of a foreclosure.

I had finally found my niche. I founded Pink Realty, and capitalized on the opportunity to give back. Who better to sponsor the “Pink” Games at local area schools than Pink Realty? It is so cool to see an entire team decked out in pink, and to be able to support local schools and athletes while concurrently raising funds to donate to breast cancer research. Additionally, I began donating proceeds from every closing to the Susan G. Komen Foundation, in support of breast cancer research. Each October, we ramp up our donations, and donate \$100 to the Susan G. Komen foundation for every closing. To date, we have donated over \$100,000 to the foundation. On June 24th, 2012, I sponsored my first booth at a community event, which happened to be a cycling event for Susan G. Komen. Oh, how the world turns, at that moment, I had no inclination of cycling, let alone having my own cycling team, or even being a World and National Champion, but the law of attraction certainly worked in my favor.

I began cycling in 2016 for a couple of different reasons, one, it was an activity that I could do with my fam-

ily members, but it was also something I could do that would help me become more active, and more fit. What was supposed to be a hobby became a lifestyle! I embraced cycling just as I did real estate, feet first, all in. I cycled everywhere. Every waking minute was spent on my bike. I hired a trainer, and started cycling at the Velodrome, which is where the United States Olympic Cycling Team trains! It was awe-inspiring, working alongside athletes that had won gold medals at the Olympics. The more I cycled, the more my confidence increased. I started racing locally, and much to my surprise, I was winning! I ramped up my cycling even more. I bought a new desk at the office, brought a trainer bike to the office, and would cycle in-place while working, averaging 100-plus miles every day, while I was doing my work. It was perfect, the best of both worlds!

As my training and interest in cycling deepened, I was gaining some local notoriety. Other cyclists noticed me at the track. I don’t like the spotlight on me, ever, but kept noticing how people would be checking out the cycling kits that other cyclists were wearing, and it would generally strike up a conversation about the sponsors on the kits. I had an “ah ha” moment, why not start my own cycling team? We could have scores of cyclists riding around town, around the state and even around the country at various cycling races and events, all wearing pink! My first thought after that was “I’m not a coach, I have no idea what I am doing!” But I quickly squashed that thought, and created the Pink Realty Cycling Team! We ordered cycling kits, which were our trademark color Pink, and had Pink Realty’s logo on it - the cyclists were riding billboards! We didn’t even talk about real estate, it was 100% cycling all the time, however, the business from the cycling community exploded. While business was increasing, so were the opportunities for me to give back. I became a sponsor for the Bicycle Racing Association of Colorado (BRAC), and the Front Rangers Junior Cycling, and even co-sponsored the Porsche Thunderbird Road Race at the United States Air Force Academy. It was such an amazing feeling to give back to the cyclists who supported me, when I was just learning the ropes, the very cyclists who encouraged and empowered me to keep going, and cheered me on while I was racing at the Masters Track Cycling Nationals in South Carolina, and then when I raced in California at the Union Cycliste Internationale (UCI) Masters Track Cycling World Championships. Even now, to this day, I am simply amazed at what was intended to be a personal growth activity led me down the path to win two gold medals! I bet Russ isn’t joking about my determination now, is he? All kidding aside,



I know he is proud of me, and I know my determination was key to this success.

Despite the numerous irons in the fire, I still find time to cycle. I love exploring the beautiful scenery as I cycle around the world. My mother is from a small town called Gros-sotheim, Germany, which makes me half German. My Oma loves when I come to visit and I try to get back to visit as much as I can. The cycling trails in Germany are unparalleled! I love cycling the trails in Germany so much, I bought not one, but two bikes to keep there, so I don’t have to fly a bike back and forth each time, and my mom has a bike to ride the trails with me when we are there. Colorado is the perfect area to cycle. While the weather in Colorado can be notorious for its unpredictability, the 300 days

of sunshine make it opportune for cycling as much as possible.

The local area has beautiful trails to take advantage of and I am always on the lookout for a new trail or area to explore. I love riding the trails locally, and lately I have been fortunate enough to get up into the mountains and explore areas I had not had the opportunity to yet, such as Maroon Bells, up near Aspen. I am so thankful that my family has supported and embraced my cycling way of life, and even more excited that my mom and dad, and even my nephew Liam, have taken up cycling and sometimes join me on my cycling adventures. I remember when I first signed up to complete the Elephant Rock Ride, everyone in my family, including my agents and employees, were skeptical that I would

complete the 62-mile ride. I never had any doubt, I knew once I decided that I was going to participate in the ride, I would be successful. To say I was nervous the day of the ride would be an understatement, but I had this calm, peaceful feeling that I was going to be okay, and that I would complete it, and I did! Looking back, at the time, 62-miles was daunting, and now it’s a drop in the bucket. It isn’t uncommon for me to complete a 100-mile trail now, just for fun!

I was cycling so much that I started wondering how much I actually HAVE been on a bike? How many miles have I pedaled? How many hours have I spent on my bike? I went out and bought a device that syncs with an app called Strava, which monitors such statistics, around the middle of 2017. Since buying the device and creating a Strava account, I have cycled over 12,500 miles over the course of 866 rides! I was floored when I saw the number! That is a LOT of miles! Another really cool thing about Strava is that it tracks the amount of time that you’ve spent cycling on your bike, and as of this article, I’ve ridden over

951 hours on my bike since getting the tracking device. Holy smokes! That’s a lot of hours! For comparison, a typical full-time employee in the United States works on average 2,040 hours per year. I’ve ridden almost a half of an employee’s worth of time, on top of running a successful real estate brokerage, and opening 12 franchises over the past year, in addition to the design, construction and decoration of my new office building being built, which is anticipated to open soon!

My life is proof that positive thinking, and following the teachings of The Secret works. All you have to do is: Decide what you want. Believe you have it. Believe you deserve it. Believe it is possible. There is always something to be grateful for. Ask. Believe. Receive. You WILL succeed!



JOSH ROY



►► up and coming real estate agent

Pictures provided by Heidi Mossman with Capture Life Photography. To schedule your own portrait session, please call 303-877-1279.

Let's go back the year 2001. I am a 19-year-old kid boarding an airplane heading to live in Rio De Janeiro, Brazil, for two years. I didn't know the language and was suppose to learn it as fast as I could. I arrived in Rio De Janeiro, moved into a shack with dirt floor and had to take cold showers every morning. I had no money, and I went out every day and taught the people, learned about them, and they learned about me. Living in Brazil and seeing people that had great attitudes but having nothing was amazing to me. I spent two years walking through downtown Rio De Janeiro and loving the people there. Being in Brazil, I grew so much as a person. I experienced rejection, families not having anything but still wanting to help, but, most importantly, I learned to love people. When I left, it was like a funeral in a way. I knew that I might never see these people again, but we would always have those memories – but in Brazil, this is when I found out that I wanted to work with people and help them.

I am a Colorado Springs native and have enjoyed living in this beautiful city. I have seen the city just keep growing and growing. I love the growth and love telling people I am a native. I spent most of my childhood here, but my parents divorced when I was younger, and my mother took a job in southwest Florida in Ft. Myers, FL. I was 13 years old going to Horace Mann Middle School and was sad to leave, but excited for a new adventure. We packed our house up, said bye to friends and family, and headed to sea level. Being in Florida as a teenager and going to a beach town, I loved it and loved the water. My mother was raising three kids by herself, and it was tough for her. We struggled and lived in a small home and didn't have a lot of things, but we still enjoyed life. My mom, she remarried; however, being happy for her, it was not a good fit. I began to see my mom verbally abused and treated in a way no one should be treated. At this time I was in my later years of high school, so I moved out of my home, wanting to just get away from all the negative inside the home. I felt bad in a way because my younger brother and sister had to stay, but I would come back and check on them during the week. Finally, my senior year my mother and I spoke, and she said she was getting a divorce, and I said you are going to be so much happier and you deserve so much more. I had to grow up at a young age, but I look at it as a positive it made me very independent and made me know what I want in life and know how to treat others.

After high school, I left to attend University of Florida (go Gators!). Living with all my friends in a house, it was a great time – sometimes too great of a time. I spent two years in Gainesville, FL, and then decided to go on a church mission down to Rio De Janeiro, Brazil. I remember thinking to myself that do I really want to leave all my friends and school for two years, but I am so glad I did. I learned so much about people and grew so much as a person. I think

coming out of my comfort zone and having to go through learning a new language and struggling for a while made me mentally tougher. Once I returned home from Brazil, I wasn't sure what my next step was, but then I received a call from a friend playing soccer in Utah for Utah Valley University. He said, "Josh, come out here and play with us," so I packed up my car went out with my soccer gear, and the coach gave me a tryout, and the next day I was enrolling at **Utah Valley University**. I loved playing soccer in college, and it was a lot of fun to be a student athlete. While attending classes, I

FOR ME, I KNEW THAT I WOULD HAVE TO START ALL OVER AGAIN, SO I WENT FROM THE MOUNTAIN TOP IN UTAH AND THEN COMING BACK DOWN TO THE BOTTOM AND HAVING TO RESTART.

was trying to figure out what I wanted to be when I grew up. It took me a while to nail down one thing. I explored a lot of different occupations, and finally one day I ran into a real estate investor. He told me he had just become a licensed realtor. I thought, that sounds interesting, and I think I am going to go take the classes and get licensed. This is how I fell into real estate, which has been a blessing to me and my family. So I began taking real estate classes once a week in Salt Lake City. I would drive up Wednesday evening and stay until 10 p.m. learning and getting ready to take the big test to get licensed. During this time in class, I just began to love real estate and the potential it had, and how many avenues there were to make money. I received my real estate license in 2006 and being a poor college student when I closed a deal I felt like a millionaire. I finished school with a business degree and just jumped into real estate.

I started with Century 21 and I would just come into the office like a young puppy excited about everything. There were days that went so well, but then I had days that I was like, "What am I doing?" During this time, though, this is when I appreciated what my church mission taught me. To keep moving forward and keep working, and things will come about. My first year with Century 21 I was their rookie of the year, and my second year I became one of the top agents in the office. My time there was a lot of fun, and I learned a lot from other great realtors. By this time I was feeling pretty confident and knew

the business – then that thing called market crash happened. It was 2008, and I remember coming to the office and speaking with loan officers and other realtors about what was happening. They all seemed freaked out, and I remember thinking, well, people are going to still need to buy a home, and also people are going to need to short sale their homes rather than foreclose. A few of my best years were from 2008 to 2010. I did so many short

sales, and I was able to help people get out of bad mortgages and save their credit. It was tough to meet families that had worked their whole life for a beautiful home to now have to sell it and restart.

For me, I love to grow and build things, so after five years at Century 21, I really wanted to start or open a brokerage. Being from Colorado Springs, I wanted to go back and do this in my hometown, so I came back home in 2010. When I came back into town, I thought it would be best to start with a brokerage and just sell. For me, I knew that I would have to start all over again, so I went from the mountain top in Utah and then coming back down to the bottom and having to restart. I tell people all the time I have started a real estate business twice. Real estate isn't for everyone, and having to restart in the Springs was a bit challenging due to me looking back at what I left in Utah, but I learned to let it go and move forward with a good attitude, and telling myself to keep working and you will make it happen. I worked with





...
 RE/MAX for five more years, and enjoyed my time there and learned from some great realtors. Over those five years I just worked hard to learn all the areas in the city and worked hard to get my name back out there. Being gone for such a long time, I had to do the fun stuff with real estate – make a lot of calls, meet a lot of people – but after a hard year of working hard, I was awarded the rookie of the year from RE/MAX.

Being back in Colorado Springs, I was able to take my family to all the cool places we have in the city. My wife and I have four kids, Cassidy, Cade,

Makayla, and Skylar. My wife is a hairdresser, but she is a full-time mom and helps me out a lot so I can work and help my office out. I try to balance my life out, but it can be tough. They are my “why,” and I love being with them. They have been with me through this journey, and I am grateful for them. My kids are very active from playing soccer to dance recitals, and having two young girls under 5 – I stay pretty busy with them.

After some time being back in Colorado Springs and selling, I kept feeling and thinking about opening a brokerage. It took me some time to jump in and go for it. I was getting ready to leave my comfort zone again and get uncomfortable, but I was excited to do it and get started. In the middle of 2015, it was July I began looking at real estate franchises.

Now having been with Century 21 and RE/MAX, I knew what I wanted in my brokerage and what I didn’t want. I always thought I could build a brokerage where we were a very close group and it was like a family. I opened NextHome Pikes Peak Realty January 2016. I was very excited and nervous to leave a big office and say bye to friends, but I knew it was time. When I opened my real estate office, I moved into a 10-by-10 office, and I remember thinking, “Did I make the right decision?” Feeling maybe a little lonely, I just kept working and selling homes, and just knew that the right people will come, it will just

take some time. Our first year with NextHome was a challenge, but it was so much fun, and it was a year I grew a lot and knew I could do anything. I began to meet the right people, and we started to grow with the people that fit us and we fit them. My office means a lot to me, and we have nine agents, and we all think alike, and we all have the same goals. We all like to be loud, and we want to disrupt the traditional real estate offices; you can see that with our wall art. Our motto is to be loud and proud. We all work really hard and enjoy helping people with one of the biggest purchases they make in their life. People ask me why did or do you want to open a brokerage? I tell them I always wanted to have something I built, and I look into the future a lot and think, where do I want to be or what do you want to look back and say that’s cool; I did it. My office is something when I

get older I can say I think we helped a lot of families out, but also hopefully we can say we helped a lot of realtors out and we all grew something great.

I’m very grateful to have found real estate. I have had the opportunity to meet so many great families and people. What I love about real estate is that every day is a different day, and I’m a competitor, so I look at every day as a challenge and want to be my best, and I feel like real estate is that game for me. The things that have helped me out a lot in real estate is take it serious, be consistent, and always keep learning. I remember when I was a young agent, and I love new agents – they are just excited about everything. Everyone needs to keep that kind of energy. My first summer in the business I was learning a lot about people but getting beat up at times, and then this trainer came in and said I want to train you for eight weeks, and you will learn from some of the top agents in the nation. I was like, I’m all in, then he told me the price, and I was like, okay, maybe I’m not all in. I did the training, and it was the best thing for me. I’d say to always to keep up on education and

attend trainings. I love learning from other realtors on what they are doing well and seeing what they are doing in their business to crush it. When I go to conferences, I am always going to dinner with top agents and picking their brain on what we can do to become better. This business is very rewarding, and it’s great to be in Colorado Springs. Our little office will keep growing with the right people, and I am excited for the future of our company and excited about the the growth in Colorado Springs. There are so many great realtors in the city, and it’s nice to see how everyone has high standards; it drives me crazy when people don’t take it serious while others work hard for people and make sure the consumer experience is the best. Thank you for the opportunity and keep watching us paint the city orange with NextHome and our mascot, Luke.





LEGALLY SPEAKING

By **Timothy J. Priebe, Esq.**

This article will continue on last month's article regarding how a probate matter can affect your listings and closings. Colorado's probate system is set up and maintained in an efficient manner. If you anticipate and take action early in the process, your listing and then eventual closing should not be hampered by probate-related issues.

It is important for you to understand that unless a property owner, prior to their death, titles the ownership of the property with a joint tenant(s), transfers the property into a trust or properly executes a Beneficiary Deed and then records the document in the county where the property is located before they die, the property

will have to be probated in an estate administration proceeding before it can be transferred. But if done properly, the three ways cited above could mean that your client may avoid having to file a probate matter.

If you should find yourself representing a client who owned a home along with another joint tenant(s), and the transfer documents were properly drafted with correct joint tenancy language, then the process for transferring the deceased joint tenant is relatively simple. Colorado law instructs how to prove the prima facie death of a joint tenant. A certificate of death or certified copy thereof must be recorded in the county where the property is located along with a supplementary

affidavit. When done correctly, the other joint tenant(s) will then own the portion of the joint tenancy previously owned by the deceased joint tenant.

What can go wrong with a joint tenancy situation? The joint tenancy language must have been drafted correctly. I have represented parties where the joint tenancy language was not properly drafted and therefore the right of survivorship did not apply. The parties had thought they could use the above cited process but found instead that they had to open a probate administration to allow for the property to transfer. End of the world? No. But it did create a longer closing and unexpected costs in order for the house to close.

If you represent a party and you find (hopefully sooner than right before closing) that the house is titled in the name of a trust, the parties may not have to file a probate matter. However, this does create a situation where you need to find out more information. A review of the trust needs to be done so that vital information can be collected. The executor of the trust needs to be determined as that is the party that can sign your listing agreement and other sales related documents. There could be a situation where there is a trust and then the property in question is then dedicated to another trust within that trust, which is set up for one or more parties. You can also be assured that the title insurance company is going to want to see a copy of the trust as they complete their due diligence. It is best that you obtain this document early in the process.

Even if there is a trust, did the parties properly transfer the property into the name of the trust? I have

represented people who previously went through the time and expense of obtaining a trust and then were ill advised or not advised at all about how to fund the trust. This means that the property was not titled into the name of the trust. If this does not occur, then the trust can not be used to transfer the property. Instead a probate administration will have to occur before the property can be transferred.

Finally, there is the situation where the party transferred the property via a Beneficiary Deed. A Beneficiary Deed is a somewhat new document in Colorado. The law creating Beneficiary Deeds was signed in 2004. For the past year or so, I am seeing more people become aware of and asking for such Deeds, as well as seeing the Deeds as I represent parties in the sale of property. They are a very efficient way of allowing a property owner to transfer their property, upon their death, to another party without the need of probate or the expense of a full trust.

If a party that you are representing has acquired ownership via a Beneficiary Deed, assuming everything was done correctly, there is no need for a probate matter. Upon taking the actions listed above, the property should transfer to the named beneficiary.

A Beneficiary Deed transfers no ownership of the property to the listed beneficiaries while the property owner is alive. This is good news for the property owner while they are alive as the beneficiary can do nothing with the property and creditors of the beneficiary can not attach liens or judgments to the property while the grantor is still alive. This removes the old problem of, for example, parents quit claiming their property to their children in order to avoid probate. At the time the quit claim was recorded, those children had ownership of the property. This could then allow the children's creditors to lien the house while the parents were still alive. Again, if drafted and recorded properly, a Beneficiary Deed can be a benefit to property owners.

As you can see, it is important for you to ask questions early so you can provide better representation to your clients and avoid some major pitfalls for both you and them.

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Craig Parker



CRAIG PARKER

Escrow Officer

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Answer: This is my 22nd year in the industry! I've been truly blessed to have learned from some of the best in the business, in three different states across the full spectrum of title and escrow.

Question: What is your favorite part of the title and escrow process?

Answer: Beyond the friendships made it would have to be the first time home buyer. To be a small part of the someone's journey to achieving the American Dream is something that will never get old.

Question: Outside of work, what is your favorite hobby?

Answer: Spending time on the golf course with good friends!

Question: Favorite sport / team to watch?

Answer: Without a doubt, NCAA Basketball and the Kansas Jayhawks...
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NEW TAX RULES FOR SMALL BUSINESSES TO CONSIDER WHEN BUYING A CAR FOR YOUR BUSINESS

From **Chris Maynard** of Red Noland

TRUCKS AND SUV ADVANTAGES

Thanks to the 100-percent first-year bonus depreciation deduction provided by the Tax Cuts and Job Act of 2017, if a vehicle is going to be used for business in 2018, there are significant tax advantages to consider. In general, for trucks and heavy SUVs purchased after September 27, 2017, and used 100 percent for business, taxpayers get a depreciation deduction in the initial

year equal to at least 100 percent of the cost of the new vehicle. The bonus depreciation is set to decrease to 80 percent for 2023, 60 percent for 2024, 40 percent for 2025, and 20 percent for 2026. In years 2027 and later, bonus depreciation is eliminated.

Congress has also kept a generous “section 179” expensing allowance resulting in significant tax deductions for taxpayers

who elect out of the 100-percent bonus deduction, have taxable income, bought a truck or heavy SUV in 2017 and used it 100 percent for business. Taxpayers that purchased a heavy SUV receive a “section 179” deduction up to \$25,000 in the initial year. The rules that limit the amount of annual depreciation that can be deducted on passenger automobiles do not apply to heavy (over 6,000 pounds) SUVs or trucks. However, the \$25,000 limitation does not apply to trucks with a 6-and-a-half-foot cargo bed.

It is important to note that in order to receive these tax benefits, the vehicle will have to be used 100 percent for business purposes. If an automobile was used only 85 percent for business, the cost value that could be expensed is only 85 percent of the costs to acquire. For example, if a vehicle was purchased for \$50,000, and each year 10,000 total miles are driven, with 8,500 miles being for business purposes, \$42,500 would be the total deduction that would be allowed for the vehicle. This could be \$42,500 in the initial year if bonus depreciation applies, \$25,000 in the first year with 17,500 deducted throughout the life of the vehicle using the § 179 deduction, or the full \$42,500 deducted over the next five years if no accelerated depreciation is elected.

PASSENGER AUTO ADVANTAGES

The first-year bonus depreciation break coupled with a generous expensing allowance will result in significant tax deductions for taxpayers who bought passenger autos after 2017 and used them for business.

With the Tax Cuts and Job Act of 2017, the first-year additional depreciation limit allowed when coupled with bonus depreciation remains at \$8,000. Additionally, there is only one set of dollar limits for passenger autos placed in service after December 31, 2017. A passenger auto is defined as a car less than 6,000 pounds in unloaded gross vehicle weight or loaded gross vehicle

weight for vehicles with a truck chassis. The first-year limit on depreciation for passenger autos is \$10,000 plus the \$8,000 allowed if bonus depreciation is taken, for a total of \$18,000. For example, if you purchased a new passenger auto for \$30,000 during 2017 and used it 100 percent for business, you would be able to expense \$18,000 in the first year. The remaining \$12,000 would be deducted throughout the succeeding years in which the vehicle is owned.

Again, the deduction would reduce significantly if the favorable bonus depreciation is not extended past 2027. Assume the same facts above for the new passenger auto. You would only be eligible for the \$10,000 deduction versus the total deduction of \$18,000 when the special limit of \$8,000 is no longer allowed due to the expiration of bonus depreciation.

NEW VERSUS USED

Please note, generally, the “section 179” expense and 100-percent bonus depreciation can be utilized on new or used qualified vehicles. The addition of used vehicles potentially being eligible for bonus depreciation was added under the Tax Cuts and Jobs Act of 2017.

TRADE-INS OF BUSINESS VEHICLES

It is important to remember that the Tax Cuts and Jobs Act of 2017 eliminated the taxpayer favorable treatment of like kind exchanges under Code Sec. 1031 that was previously allowed. Taxpayers will now have a gain or loss on the traded-in auto, which will be dependent upon the trade-in value and remaining basis of the vehicle. The newly purchased vehicles depreciable cost will simply be its original net cost.

I hope this information is helpful. Please call Buddy Newton or Jordan Empey at Stockman Kast Ryan + Company at 719-630-1186 for more details about how they apply to you.



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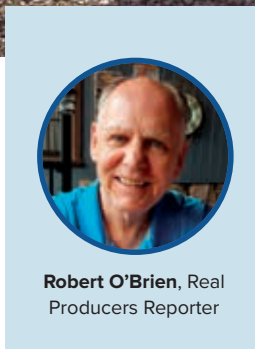
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Back row left: Daughter Sabrina, Mullins. Front row left: Grandson Jayden; wife, Yulis; grandson Joshua. The dog is a blue heeler, Tessi.



Robert O'Brien, Real Producers Reporter

ONE MAN, ONE COMPANY, ONE MISSION: “TO HELP PEOPLE”

Marvin Mullins graduated with a master's in Culinary Art from Gewerbliche Schule Calw in Germany. So, naturally, he moved to America and decided to sell insurance. The classic American success story, with some twists and turns. But clearly Mr. Mullins IS an American success story. His office is festooned with awards, and he says many more are at home. “The awards are nice,” he says, but that’s not what is important to him. It’s helping people when they most need it – with a check. THAT is real help,” he smiles.

“My father was in the U.S. Army, stationed in Germany, which is where he met my mother. They had two sons together, my brother and I. My father left Germany when I was 2, so I never knew him, my whole life. So, I grew up as a German with dual citizenship.”

Mullins left Germany in 1991 to go to the U.S. to meet his father. “My goal was to start a whole new life. My father was in West Virginia at that time and is still there. I spent about a year in West Virginia, then moved to Ohio and finally found Colorado. And that was it! I knew I had found my place.” Mullins was preceded in coming to the U.S. by his brother by about four months. The reunion

with their father was a bust, so, basically, these brothers were in America with practically no resources. Even so, Mullins says, “Even though we had very little, it was the right move.”

Both brothers live in Colorado now. “We had to rebuild our lives, basically, over here. There were many days we didn’t know what to eat. We didn’t have any money. We had nothing, really. We started from scratch. At that time I was 30 years old.

A lot has happened since those lean, dark days of living in a room with no heat or water, and a broken window for a view.



Marvin Mullins

While still in Germany, Mullins was drafted into the German military in the mid-1980s then staying for four years “to earn some money,” says Mullins. It was while serving in the military that Mullins was introduced to the insurance business, which he did part time. “I really, really enjoyed it. In school, math and finance were always my best subjects.” Mullins was in the process of building his own insurance agency in Germany when he and his brother made the decision to move to the United States.

While working in Greeley at UNC, using his culinary degree and experience, Mullins became executive chef and was in charge of not only feeding the students but also the chef for the Broncos’ training camp. “That was fun,” he quipped. During that time, he obtained his Colorado insurance license so he could return to his first loves, the financial industry.

“And then I began rebuilding the agency I had started in Germany part time,” he said. In 1996 he moved to Colorado Springs from Greeley and set up his agency. “I was brand new in town, so it was a tough challenge, because I didn’t know anybody in the Springs.” This is the agency Mullins operates today with American National Insurance, the company with which he began. That is 22 years of consistency and success.

This reporter confessed to Mullins that “I had never heard of American National Insurance until today.” My subject smiled knowingly. “A lot of people have

never heard of American National.” And then he pulled a large 100th Anniversary beautifully hardbound book for American National Insurance and launched into a brief history of the company. “They began in 1905. The originators of the company had been cotton farmers in Texas. The name and location of the company has not changed in all that time.

“They do not do ANY advertising whatsoever. You will never see a TV ad. They are doing some social media now, but still no advertising.” He says that is the reason most people have never heard of American National and “also the reason most of the clients that come to us come by referral. We are a referral-only company.”

So the question is, as a “referral-only company,” how has Marvin Mullins been so successful? All those awards, including one spectacular one perched atop a shelf, which is a giant gold eagle memorializing his achievement of being the top agent nationally with American National Insurance.

“I love people, and, I think, my clients like me.” How’s that for simplicity?

There are three “pillars” that make up Mullins’ agency business. “Property and casualty, life insurance and retirement planning,” he says. Of course, based on his love of people and wanting to help people, that fourth pillar is **people**. Finally, in the end, what’s most important to Mr. Mullins is his family: his wife, daughter and grandkids. See the picture, and you will see the love and pride evident in his smile. In all ways, it could be said, this man certainly “made it in America.”



Mullins has been with the same company for 22 years.

“

“They do not do ANY advertising whatsoever. You will never see a TV ad. They are doing some social media now, but still no advertising.” He says that is the reason most people have never heard of American National and “also the reason most of the clients that come to us come by referral.

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right mark with today's highly educated and discerning home buyers.

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Deadline to enter the awards is January 31, 2019. Judging will occur at the International Builders Show in February by a panel of national experts and the winners will be announced on May 1, 2019 at the Best in Springs Living Awards Banquet.

*Entries are open to both HBA Members and non-HBA Members.

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By Robert O'Brien,
Real Producers
reporter

Beekeeper Claudia Swenson points out the hives at one of the two hive locations for the Monument beekeeping operation for "Plan B Monument Colorado Honey."

What IS it?

for *a taste* of Honey

The bees do (most of) the work

On a 19th-century homestead in Monument, just north of downtown, there be bees. And honey. And the two people who work with those thousands of bees to produce genuine Colorado honey.



Claudia Swenson has been in the honey business for nearly 10 years.

These two honey farmers, apiarists, or apiculturists as they are called, have hives at both their homes. *Real Producers* visited the hives at Rick Squires homestead. In addition to the beekeeping operation, Mr. Squires has a few dozen 20-foot-high poles for what was his hops crop (he's gotten out of his successful hops business), chickens, a duck and fish pond, and a custom wooden bowl making setup (make a great gift!). The other partner in "Plan B," the honey business, is Claudia Swenson, who, in addition to her hives maintains a small herd of alpacas. These are two busy people!

As Claudia tells it, the bee season is roughly April through September. Bees don't like nor do much when it's cold except keep the queen alive. The life of a bee is roughly six weeks, while a queen can live up to five years. Queens live a pampered life, as long as she is laying those 2,000 (yes, 2,000) eggs **per day!** For months. Male bees, or drones, do nothing their entire their lives except wait to be chosen for the queen for mating. At the end of the season, they are kicked out of the hive. Then they die. The females spend their lives doing every job in the hive. Then, toward the end of their six-week lives, they gather nectar - then they die. "So the bees we start out with in April are not the bees we end up with in September," instructs Ms. Swenson.

Claudia demonstrated "suing up" in a "bee suit" (that is the real name), which consists of a white onesie, a cloth and netting head cover, and long, thick gloves. Of course, no one wants to get stung. "We **do** get stung," Swenson laughed. Ms. Swenson then walked us up a small hill to where the hives are kept. There was something like half a dozen or so white boxes, or hives, surrounded by wire fencing, which is electrified when the bears

decide to come calling (bears, honey, Winnie the Pooh...). The hives are on the ground, most are double hives, one on top of the other. The top hive is covered with a metal plate held down with a cinder block. There are "frames" from inside the hives which have been placed outside so the bees can clean them. Bees are just always working. There were dozens of bees buzzing around, going to and from the hives taking the wax off the combs and bringing it into the hives. Very efficient operation.

Beekeepers usually buy "3 pounds of bees and a queen," says Swenson. "Pounds of bees?" I asked. "Three pounds of bees is about 10,000 bees," she explains. "This is called a package of bees." And that queen lays 2,000 eggs per day from May through end of September, which is about a quarter of a million eggs. That's a LOT of bees. The cycle goes on all season. "Some beekeepers re-queen each year, some do not. "We don't," says Swenson. So beekeepers buy new "packages" of bees each year. Swenson says the price of "bee packages" have gone up dramatically, from roughly \$25 per package to more than double that. Queens can mate with just one drone from her hive or one from an outside hive. The goal is obtaining the DNA from the drone, and then she never mates again. She keeps that DNA her entire life. In a *Game of Thrones* kind of hive intrigue, if the drones sense that the queen is not doing her job, the drones will sneak in other queens. The "real" hive queen will remain clueless. If the real queen continues to slack off, one of the "stealth" queens will eventually kill her and take over. So, being queen isn't as easy as it looks, apparently.





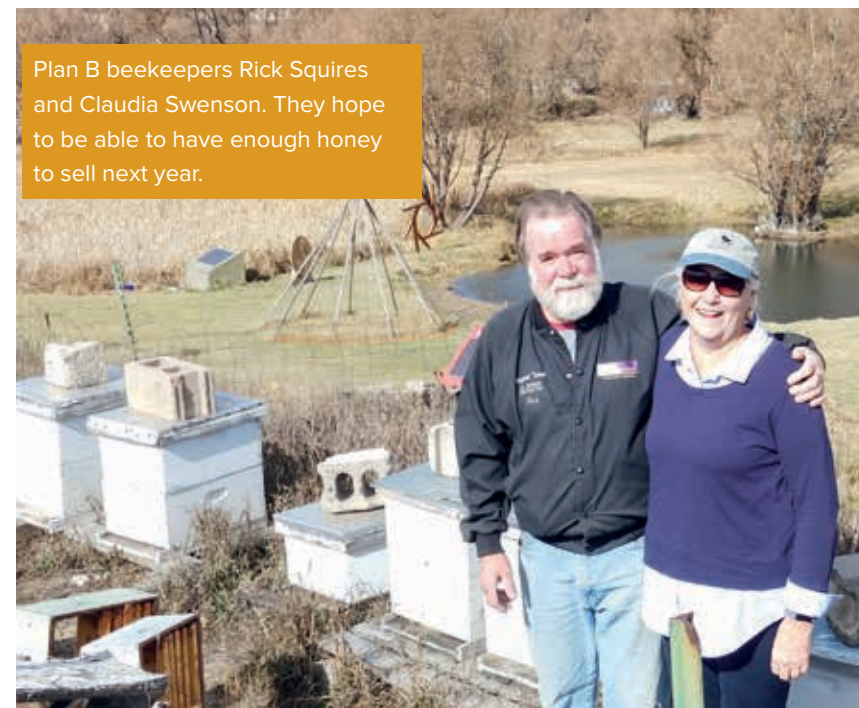
So, *Real Producers* asked, where's the honey? Real Producers was going to tie this article into Christmas gift giving: "Genuine Colorado honey would make a great, unique gifts for Realtors and brokers to give to clients, associates and employees." We wanted to know if Plan B Monument Colorado Honey had gift baskets available in addition to just jars of pure Colorado honey.

Whoops. Plan B has NO honey to sell this year. "This was a particularly bad year for us in honey production," noted Swenson. Squires agree. "Why so?" we asked. "Spraying," was the answer. "Spraying what?" we asked. "Herbicides," was the answer. There is a now-infamous ingredient in herbicides such as Roundup. In one article, the headline read: "A new study is providing more evidence to suggest that glyphosate, the main ingredient in Monsanto's popular weed-killer, is harmful to honeybees." Swenson says that she has seen one railroad passing through Monument spraying up to 5 feet on either side of the tracks. People spray their yards. Municipalities spray. Farms spray. The bees die. Fewer bees, less honey. Lawsuits are pending, but in the meantime, beekeepers like Claudia Swenson and Rick Squires carry on. To that, *Real Producers* says "thank you!"

About Claudia Swenson: Born and raised in Pueblo, CO. Graduated from Centennial High School. Started college, then got married, started a family. Went into the military with husband (ROTC) and also lived in Europe. After a divorce, moved to Wyoming, became a psych nurse and eventually became an RN, and started a drug and alcohol program at the hospital where she worked. Moved to Maine. Moved to Paige, AZ, and became a Magistrate Judge for six years and

was appointed to the Domestic Violence Commission for the State. Then moved back to Colorado 20 years ago. She worked for the City of Monument as did her second husband, who was the first policeman hired by the City, and now there is a road named after him (he passed away roughly a year ago).

Holiday gift ideas: Visit <https://www.honeyvillecolorado.com/> for Colorado honey gift baskets. We think that would be a great, unique gift for this holiday season! Also visit <http://www.pikespeakbeekeepers.org/> for an interactive map of where you can buy local Colorado honey. Another unique gift possibility is Rick Squires' custom wood bowls. They are beautifully hand-crafted masterpieces! Contact Rick at info@planbee-honey.net. Or call him at 719-237-5248.



Plan B beekeepers Rick Squires and Claudia Swenson. They hope to be able to have enough honey to sell next year.



A frame from a hive; they are now plastic rather than wax because they are much easier to handle. This is the business end of a hive.



Some of Rick Squires' handmade wood bowls. Bee-you-tiful!

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- Inspect Roof
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- Inspect Fireplace
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- Inspect Stockings
- Call Ground Floor Home Inspection

INDIVIDUAL STATS

Information is self-provided and current as of 11-8-2018

To learn how you can get your stats onto this page, please contact Mark.VanDuren@N2pub.com.

#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Kevin Patterson	The Patterson Group	48	18	66	\$35,015,200	\$14,476,000	\$49,491,200
2	Mike MacGuire	The Platinum Group Realtors	39	36	75	\$15,430,715	\$14,113,348	\$29,544,063
3	Mark Salas	Best Realty, Inc	30	62	92	\$7,584,000	\$14,562,171	\$22,146,171
4	Cherise Selley	Selley Group Real Estate, LLC	22	31	53	\$8,632,947	\$13,427,881	\$22,060,828
5	Monica L Shea	The Platinum Group Realtors	24	36	60	\$8,681,400	\$12,675,571	\$21,356,971
6	Nathan Johnson	REMAX Real Estate Group	16	52	68	\$4,199,500	\$15,240,546	\$19,440,046
7	Michelle Fisher	RE/MAX Properties, Inc.	31	16	47	\$9,423,300	\$6,152,854	\$15,576,154
8	Rob Henderson	ERA Shields Real Estate	20	16	36	\$7,006,970	\$6,961,520	\$14,264,490
9	Chris Clark	Pikes Peak Homes and Land	36	9	45	\$10,987,703	\$2,750,000	\$13,737,703
10	Scott Coddington	Pulse Real Estate Group, LLC	23	16	39	\$8,250,500	\$5,185,475	\$13,435,975
11	Danielle Frisbie	The Platinum Group Realtors	7	17	24	\$3,928,795	\$8,780,564	\$12,709,359
12	Jamie Krakofsky	Remax Real Estate Group	13	23	36	\$3,720,500	\$7,790,400	\$11,510,900
13	Bill Hourigan	The Platinum Group, Realtors	15	11	26	\$6,011,250	\$4,855,198	\$10,866,448
14	Maggie Easton	RE/MAX Properties, Inc.	13	13	26	\$5,332,899	\$5,305,009	\$10,637,908
15	Darlene Cramm	Shorewood Real Estate	5	19	24	\$2,115,000	\$5,780,300	\$7,895,300
16	Craig Rogers	The Platinum Group	10	13	23	\$4,373,242	\$3,491,600	\$7,864,842
17	Susanna Haynie	Co-RE Group, LLC	12	14	26	\$4,127,000	\$3,534,000	\$7,661,000
18	Linda Lafferty	The Platinum Group Realtors	11	8	19	\$3,529,000	\$3,901,597	\$7,430,597
19	Rachel Buller	Manitou Springs Real Estate, LLC	9	13	22	\$2,811,000	\$3,489,600	\$6,300,600
20	Baylee Carter	Coldwell Banker Red Rock Realty	13	4	17	\$4,426,000	\$1,259,261	\$5,685,261
21	Eric Estrada	Keller Williams Partners	6	16	22	\$1,388,950	\$3,810,412	\$5,199,362

Realtor stats are provided directly from each Realtor and are in no way associated with MLS or the Pikes Peak Association of Realtors. If you would like your numbers to be considered for the standings page, please ensure you email forward them to Mark Van Duren at Mark.Vanduren@n2pub.com.

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Information is self-provided and current as of 11-8-2018

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#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	The Nathan Johnson Team	42	118	160	\$11,796,500	\$31,032,756	\$42,829,256
2	Pulse Real Estate Group, LLC	52	72	124	\$17,093,200	\$22,872,218	\$39,965,418
3	The Kibler Group	56.3	78.6	134.9	\$16,256,965	\$21,724,144	\$37,981,109
4	Roshek Group	56	63	119	\$18,478,167	\$15,079,489	\$33,557,656
5	Bobbi Price Team	57	20	77	\$16,578,009	\$7,431,198	\$24,009,207
6	Jason Daniels & Associates at RE/MAX Millennium	32	47	79	\$9,453,900	\$14,416,557	\$23,870,457
7	The Dunfee Group	20	24	44	\$4,946,186	\$6,992,945	\$11,939,131
8	THE EG GROUP AT KELLER WILLIAMS PARTNERS	16	26	42	\$2,067,102	\$4,700,764	\$6,767,866

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