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publisher's note 샋

REAL PRODUCERS!!



Hope your summer is going great.
I know the home inventory remains extremely low, and that presents real challenges.

We are spotlighting this issue with a two-part article starting this month. We have interviewed several local builders, bankers and agents to get a consensus perspective on the key factors driving the shortfall. It should be very informative, so check it out in this issue.

We are still "refining" our ability to capture the individual and team stats we publish in the magazine and have some possible solutions to make this process easier, more complete and accurate, so stay tuned! In the interim, we will continue with the self-reporting we currently use and expect the monthly email reminder from me at the end of each month. As always, we use year-to-date numbers from Jan. 1 through the end of the current month.

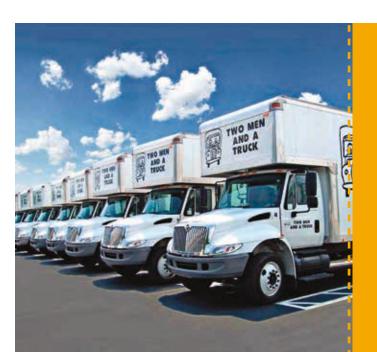
Finally, we are planning our next social event, and it will be sometime toward the end of the summer. I will be sending email invitations in the next month. We hope you can and will plan to attend.

As always have a great summer and success to all of you!

Mark Van Duren

Publisher

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> up and coming real estate agent

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The title of this section of the magazine is "Up and Coming" – we suppose we've been up and coming in real estate for 19 years now. It's fair to say that we didn't instantly set the real estate world on fire. In the tale of the tortoise and the hare, we're the tortoise.

Home and family is a big deal to everyone, or at least it should be! That's why being Realtors is not just a career, it's a way to live out a mission. We're convinced that a vital part of being a Realtor is understanding that most people feel overwhelmed with what it takes to buy or sell their home. It's financially stressful and emotionally tough. Guiding clients who are selling a home that they raised their family in or a client moving to the area for the first time is an important chapter in life. Having a place to call home is so powerful that universally we all agree that being homeless is a tragedy.

Homeownership is still the secret sauce of the American Dream. Life happens at home: the celebrations, the creation of life, the prom-date pictures, the prayers, the meals, the homework, the challenges, the snuggling, conflict resolution, the laughter, the tears, the visitors - you get the idea. Home reminds us of family, and

a happy, healthy, loving home makes all the difference. When you look at real estate through that lens, it's easy to see it as a way to live out a mission.

It's fun to look back at our life and see how certain experiences lead us to where we are today. It seems natural to let our mind settle on the turning points of life. We had some big events while we were still in our 20s and less than 10 years into our marriage that seemed to really shape the course for us. Normal life events seemed to be happening at an intense pace: births, illnesses, deaths and break-ups all around us. We were a little shaken by the rapid pace of these things. What originally seemed like a simple life plan suddenly seemed more complex. The break-ups happening were especially troubling to us. Bit by bit family, friends and coworkers were breaking up, and we didn't understand why, and we started to wonder if relationships were just random like that? We knew we wanted to be married till death do us part, but we also assumed everybody else did too, so what was happening? Since it seemed to be all around us, we decided to become students and researchers trying to figure out what we could do to safeguard our family. That was the beginning of a shift in thinking and turning

point in our life. We started reading everything we could get our hands on about healthy marriages and raising children. The idea of a home and family life that was fun, joyful (not perfect) and growing towards a higher purpose was exciting to us. And, in addition to that, we wanted a career that we didn't dread. Was that even possible for regular folk? Are some just lucky or unlucky in relationships and life? Although we had some examples of good marriages/families, those weren't always easy to find. We questioned if some couples were just comfortable with mediocrity? Was it even possible to not just survive, but go for a thriving marriage and family? Much of the status quo around us was spouses complaining about each other, their children and their jobs. That seemed like the norm. Was a marriage with joy and one in which the parents and children like each other (even

when the children are teenagers) just a pipe dream? It was right around this time we came up with a family mission statement, and we knew we needed to find more examples and mentors who could show us the way. And boy-howdy did we ever!

In our 20s we were faced with all these life questions about happiness and relationships. The first marriage book we remember reading was Love Is A Decision by Gary Smalley, and, as the title suggests, a real paradigm shift. It was also right around this time we had a series of what we call God nudges that helped us make the intentional decision to move Christ from the edges of our marriage and family to the very center of everything. We came to see that if Christ is Lord, then he needs to be the driving force of everything, our marriage, our family and our work. We definitely have an integrated life; our faith, our family, our work, our ministry all are connected. We are a husband-and-wife team and a family team - both our son and daughter, Justin and Faith, work with us! We even worked our daughter-in-law into the fold. Annemarie acts as our consultant from time to time. Her full-time job is being a wife to Justin and mother

to our sweet grandson, John-Paul, and our second grandbaby will make his or her entrance in November! It's a real humdinger the way your heart leaps when you see your grandchildren; John-Paul sure makes our hearts leap!

Thirty-five years ago, we met in high school, and when we weren't playing all the sports the school offered, we were flirting with each other. By the time our senior year rolled around, we were getting serious about each other. We were married 30 years ago and began this grand adventure! Two becoming one is a great mystery for sure! When you're dating you seem so much alike, and then after you marry you realize how differently you were raised. Mary's family is from New York, and Chris' family is from Texas. Both our families moved to The Springs in the early 1970s. Most of both sides of our families still live in Colorado Springs, and Mary's mom is especially a big part of our family and life! Chris' parents divorced when he was a toddler, and his mom remarried and they had a blended family. Like most couples, we had differences in culture and upbringing to sort out. When we were first married, Chris worked as a service advisor for a dealership, and Mary worked for Allstate Claims until the children came along.

It was then, in our mid-20s, came those God nudges we talked about. Chris' stepfather passed, we had our first child, Justin, then got pregnant with our second child, Faith. Mary's pregnancy with Faith was high-risk, putting Mary in the hospital for six

weeks. Faith was born by emergency C-section at 27 weeks, three months early, and she spent three months in the NICU. The months in the hospital were intense to say the least! Faith came home with many challenges. We were also told she had a high risk for CP (Cerebral Palsy), and they thought she was showing some signs of it already. Faith didn't have CP, and after that first year, she's always enjoyed excellent health! Hallelujah!

Just as we were catching our breath, Mary's dad was diagnosed with brain cancer. Our entire family walked with him on that journey and were with him when he passed 18 months later. We felt God holding us gently through all these life-changing events and drawing us near to Him. This helped us realize how deeply we are loved by God. Even when we were distracted, God's grace broke through into our lives. Unexpectedly at times, in what appears to be an inconsequential conversation, proves to be a gift from Him. One of the most profound conversations we've ever had came unsolicited in a random moment in the back of the NICU late one evening. A nurse spoke candidly and said your daughter will probably come home with many disabilities,



and marriages with disabled children break up more frequently, so make sure you "take care of your marriage." At the time, this nurse didn't even know us; God's grace allowed us to really hear what was said instead of being offended by it. We began realizing that now that we are parents, our marriage mattered more, not less, because these little people are counting on us to show them the way to healthy relationships. We made sure we were putting our marriage top priority in this crazy season of life and keeping Christ at the center. With this outpouring of grace, Chris decided to make it official and come into the Catholic Church. Chris was baptized on Holy Saturday when our children were still toddlers. Our children can see how flawed we are and growing ourselves has been the most important thing we could do for our family. What's the adage? ... Children don't listen to what you say, they are too busy watching what you do. It's a daily reminder for us to ask the Holy Spirit to inflame our hearts, let the Word of God take deep root in our life and transform us. All those major life events, although very stressful, lead us to seek a deeper relationship with Christ. It's super cool that often the most challenging life events later prove to be our greatest blessings!

Shortly after Chris' baptism, we started getting involved in youth ministry, pro-life ministry and marriage ministry, lawn-care ministry and even the donut ministry! Chris says he's never met a donut he didn't like. By the way, the donut ministry puts donuts and coffee out after Mass in the parish hall. We tried many ministries, and our church family became our best friends and extended family. Through all this, we kept trying to figure out what ministry was going to make the biggest impact. There are countless vital ministries in our world! It blows our minds the way people devote their entire lives to serving the poor and marginalized. So many beautiful ministries pulling people out of the



• •

"river" and giving them resuscitation, lifting them up and helping them heal. Our research, prayer and personality lead us to want to march up the "river" and see who/what was throwing people into the river in the first place! They say an ounce of prevention is worth a pound of cure. After much research and prayer, we realized that our philosophy centered around the quote of St. John Paul the Great: "As the family goes, so goes the nation, and so goes the whole world in which we live." We've discovered if we get to the source of family, which is marriage, then we can affect positive change on a wide variety of issues. We discovered when family is broken, there's an increase in poverty, education suffers, depression and mental health issues increase, crime goes up, drug use goes up, and the list goes on. It is mind-boggling to read that every year in our country we spend billions

seen the collateral damage that can happen when a career becomes too much of the focus. Like all pursuits, this business can pull you away from an intentional life. We are always balancing boundaries, and the decision to take off Sundays helps keep our priorities straight and helps us recharge. Drift is insidious and can happen very quickly, sometimes in just weeks. It's crucial to pay attention to drift. It's so much easier to raise healthy family than it is to heal a broken-hearted one. One of our favorite quotes is: "If you want to change the WORLD, go home and love your family." – Mother Teresa

Right around that same time, Chris went into real estate, and a couple of years later we started home-schooling our kiddos. The homeschooling helped us get comfortable with living counter-culture. We fielded hundreds of questions from friends, family and strangers about our ability to teach our children and their socialization. We felt peer pressure more as adults than we ever did in school! Undeterred, we forged ahead. Justin and Faith never lacked in the socialization department. They did tons of sports and activities, we traveled the

This real estate career has exceeded our wildest expectations! It has lead us connect our passions, allowed us to shape our own culture, integrate our life and helped us learn what it means to be an entrepreneur! It's icing on the cake that clients become friends!

on restoring family. We decided to devote most of our ministry work to preparing couples for healthy selfgiving, Christ-centered marriage and family life.

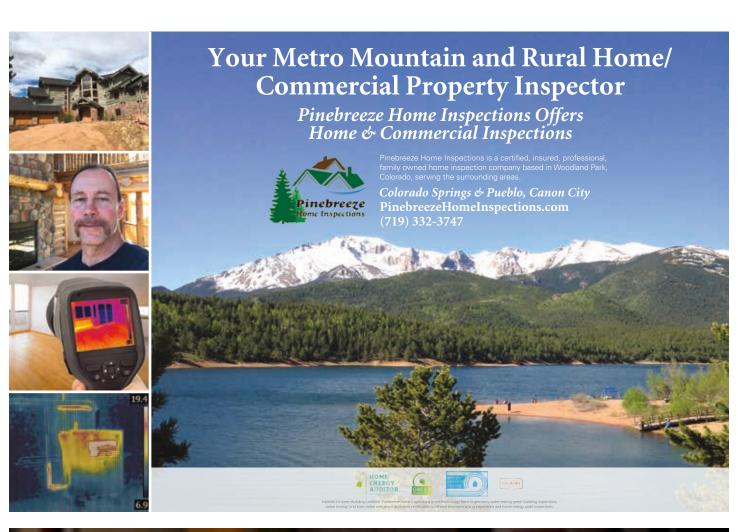
Strengthening marriage and family life is an intense passion for us. We've guided and mentored over 300 couples in the last 16 years and taught hundreds of teens Theology of the Body. We connected the dots and realized that our marriage is the Gospel we preach to our children, and when children grow up in an environment where they see shining examples of self-giving love, it will transform the culture. It is a poignant reminder for us every day to practice what we preach, and to safeguard or marriage and family from the gravitational pull of career and culture. We've all

country for Justin's club ice hockey, and they both went to state in golf. They even were able to testify on legislative issues at the state capital. Still, today as young adults, they are very involved in ministry in a variety of ways, both leading and learning. Another cool perk of having such a flexible schedule is that, as a family, when Justin and Faith were in high school, we all took an online class of Dave Ramsey's Financial Peace University at home. Of course, that transformed our finances and changed the family tree – all of us still live the "Ramsey Way."

Simultaneously, while we were homeschooling, we were trying to figure out this Realtor/self-employment life. Going to a Brian Buffini (the renowned realtor/business trainer and speaker) half-day retreat was pivotal and helped us keep our focus building a relational business. We kept reading and seeking mentors either in person, on video or in books. We started taking Justin and Faith to Buffini events around the country, they were just 6 and 8 years old the first time they attend an event. It was great to ex-

pose them to exceptional speakers and have long-distance field trips! We were devouring books on marriage, raising children, Christ, faith and family. Authors and speakers became mentors, Fulton Sheen, C.S. Lewis, St. John Paul the Great, Christopher West, Dr. Meg Meeker, Dr. Dobson, Dr. Henry Cloud, Matthew Kelly, Charles Chaput, Chris Stefanick, Scott Hahn, Jason and Crystalina Evert, Robert Barron. Some other great influencers in our life include many amazing priests and others who are both business leaders and godly men ... our personal coach, Will Tyler, Brian Buffini, Dave Ramsey, Jim Rohn, Zig Ziglar, Darren Hardy, Shad Helmstetter and Barry Boals. With each mentor, author or speaker, we were exposed more to learn from, a real compounding effect! We are constantly asking ourselves, "What are we thinking about, what are we watching, who are we around, who are we becoming?"

This real estate career has exceeded our wildest expectations! It has lead us connect our passions, allowed us to shape our own culture, integrate our life and helped us learn what it means to be an entrepreneur! It's icing on the cake that clients become friends! The real estate community in Colorado Spring is exceptional, the self-giving professionals around us serving and strengthening our beautiful city inspire us! We are grateful to learn from other Realtors and professionals. Even Realtors who have been in the business just a short time and millennials have insights to share and we learn a lot from them! For us, the most impactful advice for being a Realtor is always keep learning, stay in a place of gratitude, work to recover well and recover quickly when self-employment knocks you down. Everyone has fought a hard battle to get where they are today. We've been knocked down many times and learned so much in those valleys. One of our favorite verses sums up how we approach life and real estate. 1 Thes 5:16: "Rejoice always, pray without ceasing."





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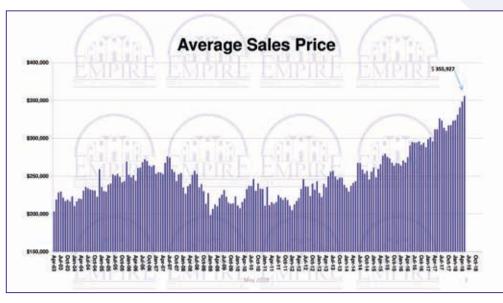
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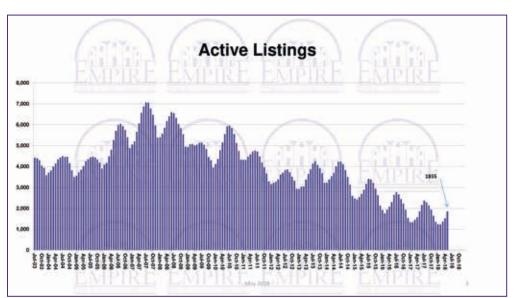
By **Bill McAfee**, President – Empir Title of Colorado Springs, LLC

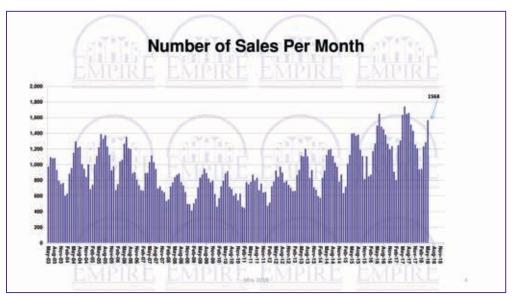
The real estate market in Colorado Springs

continues to break records. The average price in May was \$355,927. This is 2% higher than the previous record of \$348,927 set in April. (Slide #1) The median sales price also set a record of \$317,250, which is 4% higher than the previous record of \$305,000 set in April. Will it continue? (Slide #2)Based on demand and supply, prices will

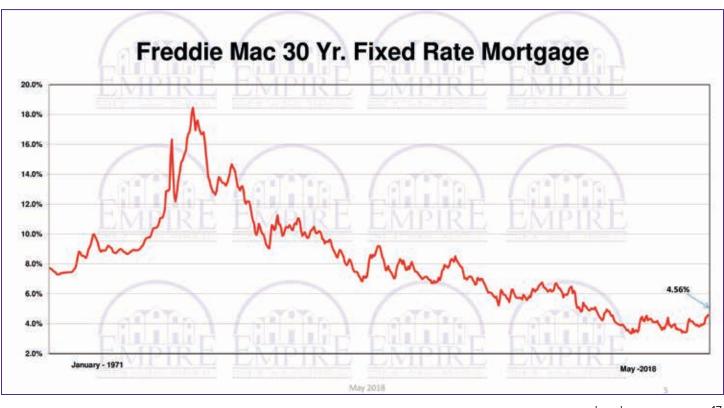








increase. May listings increased to 1,855 - a 22% increase from the previous month of 1,524. Even though the number of listings is increasing, we are still historically low. Sales of 1,568 amounted to a 22% increase from the previous month but still 10% below the record of 1,743 set in July of 2017. (Slide# 3) and (Slide # 4)The average and median prices will continue to increase but may not increase at the current rate. Interest rates, though still very low by historic measures, have increased 34% from a low of 3.4% to 4.56% at the time of this writing. This will affect the average home buyer. (Slide # 5)If the maximum house a person can afford at 3.4% is \$300,000, an increase in rates of 1.16% to 4.56% will lower the price that a person can afford to \$260,800. This is a decrease in purchasing power of \$39,200, which equates to a 13% drop. Simply put, an increase of 1.16% in interest rates equates to a decrease of purchasing power by 13%. Rates are something to keep an eye on. The fundamentals of our market are still very strong. If rates continue to increase, it may slow the feverous pitch to records that are only broken once a year and not once a month.





Real Producers reporter



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PEOPLES NATIONAL BANK BECOMES NBH BANK AND COMMUNITY BANKS MORTGAGE

"Everybody in real estate knows the bank," smiled Brendan Zahl, Executive Vice President, Director of Residential Banking and Co., Springs Market President, NBH Bank, formerly known as People's National Bank.

People's National Bank was founded in 1976 by the Winter family. "From the '80s onward, the bank focused on construction and mortgage lending," Zahl said. "The bank did a LOT of construction financing through the mid-2000s." Did the bank get hurt by the "Great Recession?" "We had to clean up development loans and took some losses," says Zahl. However, Zahl points out that the bank never got into the subprime market.

Zahl, who joined Peoples National Bank in 2007, has spent his career in Colorado Springs and has been banking, finance and the mortgage business for over 20 years. Zahl went to the University of Nebraska where he was on the Huskers football team, received academic honors and was also in the school band. In May of this year it was announced that Zahl has been appointed Chairman of the Colorado Bankers Association for the 2018-2019 year.

According to Zahl and Kris Gallegos, Sr. Mortgage Banker, Community Banks Mortgage, a division of NBH Bank in the Springs, the synergy in the transition from People's National Bank to NBH Bank has been smooth. "We have the same core team we had prior to the sale to NBH," says Gallegos. "This is great for consumers. We really know the market."

Zahl says that with NBH the bank now is doing over a billion dollars in mortgage loans, About 55% of which are in El Paso County. "We've been number one in the County for several years and that is very important to us." When it comes to mortgages, "We put a great deal of pride in not missing a closing, in understanding all the different factors that go into a home purchase in terms of the appraisal, in working with the Realtors, making sure the conditions related to the contracts are met on a timely basis, making sure the closings are 'no surprises,' and we think we are the best around at all of that. We've still got that core support team and of course we have expanded it. We understand the property, the market, because we have been and continue to be local."



Brendan Zahl, Executive Vice President, Director Colorado Springs Market President, NBH Bank



Kris Gallegos, Sr. Mortgage Banker, Community Banks Mortgage

Zahl noted that the asset size of NBH is now \$5 billion; from the origins of People's to now NBH, the growth went from \$250 million to \$5 billion. That's what you call solid growth.

According to the web site www.prnewswire.com:

"National Bank Holdings Corporation operates a network of 104banking centers, serving individual consumers, small, medium and large businesses, and government and nonprofit entities. Its banking centers are located in its core footprint of Colorado, the greater Kansas City region, Texas and New Mexico. Its comprehensive residential mortgage banking group primarily serves the bank's core footprint with additional offices in Arizona, Nevada and Utah. NBH Bank operates under the following brand names:

Bank Midwest in Kansas and Missouri, Community Banks of Colorado in Colorado and Hillcrest Bank in Texas and New Mexico. It also operates as Community Banks Mortgage, a division of NBH Bank, in Arizona, Colorado, Nevada and Utah."

"While we haven't gone back to the days of stated incomes and subprime loans," noted Zahl, the bank can now work with folks who are self-employed, such as many Realtors, on underwriting loans and mortgages. "These take extra work, but because the decisions are made locally, we can work with people," Zahl explained.

Speaking of "the days of sub-prime loans," how did the bank fare during the 'Great Recession?' According to Zahl, "Prior to my joining the bank (2007), the company had a philosophy of 'cradle to grave,' which was being involved in development loans, construction loans and mortgages. It turned out to not be the best strategy, especially when it came to development loans. However, the bank re-focused on the mortgage side and went from doing approximately \$100 million per year in mortgage loans to \$100 million per month." Since then, added Zahl, there has been no looking back.

"Since the change to NBH, our service commitment is unchanged," Zahl notes.

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Mortgage rates continued their upward march this week, extending the most prolonged increase in rates in 46 years.

According to the latest data released Thursday by Freddie Mac, the 30-year fixed-rate average climbed to 4.66 percent with an average 0.4 point. (Points are fees paid to a lender equal to 1 percent of the loan amount.) It was 4.61 percent a week ago and 3.95 percent a year ago.

The 15-year fixed-rate average jumped to 4.15 percent with an average 0.4 point. It was 4.08 percent a week ago and 3.19 percent a year ago. The five-year adjustable rate average rose to 3.87 percent with an average 0.3 point. It was 3.82 percent a week ago and 3.07 percent a year ago.

"Mortgage rates so far in 2018 have had the most sustained increase to start the year in over 40 years," Sam Khater, Freddie Mac's chief economist, said in a statement. "Through May, rates have risen in 15 out of the first 21 weeks (71 percent), which is the highest share since Freddie Mac began tracking this data for a full year in 1972."

The Federal Reserve released the minutes from its May 2 meetings earlier this week. Officials indicated they are unlikely to hasten increases to their benchmark rate. The next interest rate hike is expected in June.

"The minutes suggest that the [Federal Open Market Committee] remains committed to a gradual withdrawal from the remnants of its crisis-era policies, rather than a more aggressive withdrawal as had been suggested in several recent speeches," said Aaron Terrazas, senior economist at Zillow. "Absent any geopolitical surprises, financial markets should be quiet going into the long holiday weekend, but expect more movement next week leading up to next Friday's jobs report."

Bankrate.com, which puts out a weekly mortgage rate trend index, found that nearly half of the experts it surveyed say rates will rise in the coming week. Shashank Shekhar, CEO at Arcus Lending, disagrees. He expects rates to remain unchanged following the holiday weekend.

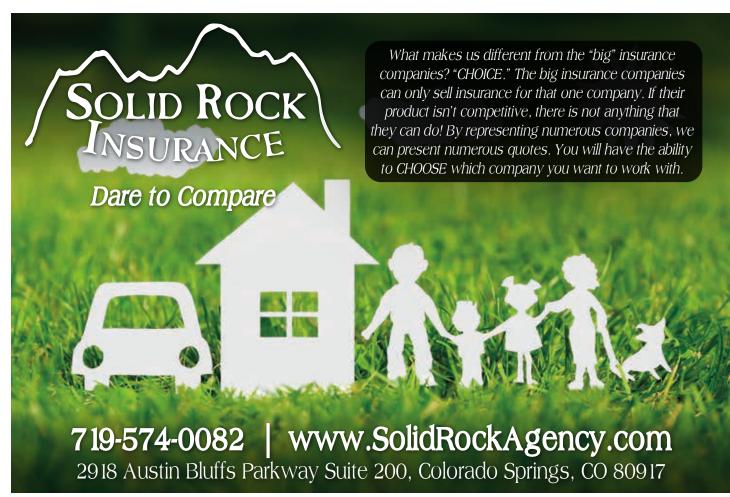
"After touching a seven-year high, mortgage rates expectedly went down a tad last week," Shekhar said. "However, there is no reason for that downward trend to continue to anything significant. The Fed is still expected to raise the rate again in June with odds currently split between the probabilities for three or four increases for the year as a whole.

With no major policy change expected from Fed and a short week because of Memorial Day, should mean a mostly stable market with mortgage rates not changing much for the week."

Meanwhile, mortgage applications declined again last week, according to the latest data from the Mortgage Bankers Association. The market composite index – a measure of total loan application volume – decreased 2.6 percent from a week earlier. The refinance index fell 4 percent, while the purchase index dropped 2 percent. The refinance share of mortgage activity accounted for 35.7 percent of all applications.

"As a result of rising rates, refinance applications continued to decrease, with our refinance index hitting its lowest level since December 2000," said David Stevens, MBA president and CEO. "Purchase applications decreased over the week, but the average loan amount for purchase loans increased to over \$320,000 after averaging around \$317,000 for the past four weeks, likely a sign that inventory for lower priced homes remains low and the mix is still skewed toward larger loan balances," said David Stevens, MBA president and CEO.









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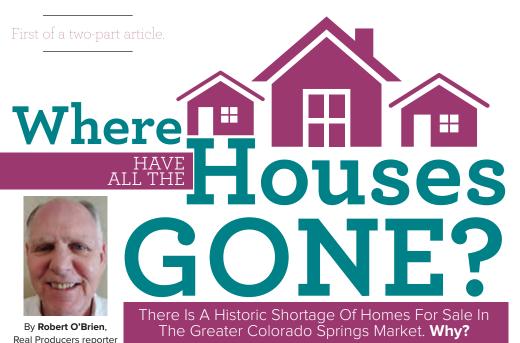
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John and Kerry Favora are a young married couple who moved to Colorado Springs about a year ago from Denver. Both are clinical mental health counselors (therapists) who work with low-income clients. They have student debt and are at the start of their careers but, married this past October, are at the point where they want to end apartment living and buy their first home together. They are pre-approved and are looking for a home in the \$250,000 to \$300,000k range (max). They knew about the general housing situation in Denver, soaring home prices and rents and are in the process of learning, while they had done some research, about the harsh realities of trying to buy a home in the Springs.

The City's promoters tout this area as a "new haven" for young professionals who want to live the Colorado good life: clean air, hiking and biking trails, good schools, comparatively low cost of living. Sounds good, until, as the Favoras are learning, which the "comparatively low cost of living" part of that ideal community picture is taken into account. Competition for homes in the Favoras' price range is fierce, and according to those interviewed for this article – builders, Realtors, bankers – the current situation of a lack of available "standing stock" isn't going to end any time soon.

The couple is looking at three to four houses per week. Originally, the Favoras expected it would take one to three months to find a house; now, they just aren't sure. Five or more months, they are wondering?

"The cash buyers, mostly from out of town, are willing to throw an extra 10 grand on top of their original offer to win the contract. The process seems irrational; buyers are desperate.

Some mortgage buyers might be getting in over their heads, taking on too much debt," John told us.

The above statement is borne out by the builders with whom we spoke. There are plenty of buyers from out of town, mostly from California and Texas who are cashing out with high equity and bringing those bags of cash; these are the buyers most easily able to afford the rapidly escalating prices now in play in the Greater Colorado Springs area.

For "Part One," Real Producers interviewed several builders in the greater Colorado Springs area for this article, including:

- Mike Harper, Exec. VP, Sales and Marketing and Theresa Hurt, Sales and Marketing Manager, Vantage Homes
- Ed Gonzalez, VP and Jenna McCallum, Marketing Manager, Campbell Homes
- Tom Hennessy, President and CEO, Challenger Homes

- · Blake Barcus, Saddletree Homev
- · Classic Homes Coming
- · Keller Homes Coming

We found in talking to these highvisibility home builders that there is a kind of consensus as to the primary reasons for the historically low number of homes for sale in the Colorado Springs MLS area:

The economy. Historic low unemployment rates, new, good-paying jobs coming to the area. More good, high-paying jobs projected to keep coming to the Springs, especially in high tech, technical, building trades, and military contractors.

Population growth.Can't keep up with demand. This will continue for the foreseeable future.

Buyers moving into the area from out-of-state; therefore, not selling their existing home in this area. This means a net loss to regional standing inventory for sale.

A person who might want to upsize or downsize might not list their home because they are afraid they won't be able to find a home themselves, so they don't list their property.

Higher interest rates and home prices are keeping some sellers in their current residences. Why go into the market now when prices and interest rates are going up monthly/quarterly and "I'd get less house for the money," a potential seller/buyer might reason.

Sellers who might otherwise want to upsize or downsize or just want to move to a different area of town are reluctant to put their house on the market because they themselves might find it difficult to find a home in the tight market.

To put the current situation in perspective, Michael Podoyak, Executive Manager of Empire Title in Colorado Springs supplied Real Producers with 14 years of listings for the month of June from 2004 through 2017:

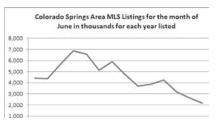


Chart demonstrates that the housing market in the Colorado Springs MLS area has not only not recovered from the Great Recession but the number of listings continues to decline as of June 2017. Chart by Robert O'Brien.

WHAT THE BUILDERS HAVE TO SAY:



Vantage Homes
- Mike Hess,
Executive Vice

President, and Theresa Hurt, Sales and Marketing Manager, said the housing stock situation in Colorado Springs is "crazy low." "There should be 5-6,000 homes for sale during most months of the year, historically," said Hess. At the moment there is only about 1.2 months of inventory on the market. There should be over eight months, historically. Hess adds that three years ago Vantage would have 20 homes in inventory. Hess indicated that they are selling homes almost as fast as they can build them. The average price for a Vantage home is around \$500,000.

How does Hess think the market will perform over the next few years?

"I don't have a crystal ball, but I feel the rest of this year will be good. It feels like a crazy market right now, but I don't feel the market is inflated."

Hess says Vantage is planning their building strategy for a market that remains strong but will not exceed their normal number of homes built by very much. Vantage wants to continue to work with their strong trades partners and not go out of market for help, which restricts growth.

"We were 200 unit builders but now around 150 a year, and we are comfortable with that," commented Hess.



Campbell Homes – Jenna McCallum, Marketing Manager, and Ed

Gonzalez, VP, says they are building 105 homes this year. "We used to do two homes per week, now we're up to nine builds per month," McCallum said. "We're very loyal to our trades," McCallum added, indicating that there is only so much "ramp up" they can accomplish without infringing on those relationships. Campbell is currently building homes in five developments throughout Colorado Springs. The current average prices for Campbell Homes are roughly \$350,000 to \$460,000. McCallum and Gonzales indicated spec homes are being sold before completion, a fact voiced by other builders included in this article.

Prices are going up not just because of demand, noted Gonzales. For instance, Gonzales mentioned that lumber prices are now "insane." Gonzales said that most builders are gearing-up for 10-20 percent more construction next year. He indicated that Campbell will be within that range. Gonzales also feels that market fundamentals should remain strong for the next few years. Gonzales wants to do everything possible to control home building costs, because, he says, "For every \$10K in price increases, buyers drop out." One challenge regarding cost escalations are the new building codes in El Paso County, adding significant new costs, with some new regulations adding only marginal benefits to the buyer.

CHALLENGER HOMES

Challenger Homes

- President and CEO Tom Hennessy says

they are looking at closing 440 units in El Paso County this year; they were the number-three builder in the area last year behind Classic and St. Aubyn, he says. He feels the economy will continue to be in good shape for the next three years or so. He projects 5-percent growth for Classic per year for the next few years and adds he's not sure they would want to exceed 500 homes per year thereafter.

Classic specializes in first-time home-buyers, and controlling costs is the home-builder's chief concern, which, says Hennessy, is a real challenge in a growth economy, especially in materials and labor costs. As this article is being written, Challenger

is building in five developments. At the time of the interview, Challenger had 20 units under construction and 20 more planned. Hennessey says it takes about 120 days from start to finish for a Challenger home. The average price for a Challenger Home is \$250,000 to \$300,000, which is the price range of the couple profiled at the start of this article. Hennessy noted that roughly 30 percent of Challenger buyers are military, and first-time buyers comprise about 50 percent of their market.



Saddle Tree Homes' Blake Barcus says his company doesn't look too much further out than about a year when planning their building strategy. The builder focuses on the \$625-\$2.5 million range; he added that about six percent of Colorado Springs area residents can afford a \$600k+ home. This year they are building 12 specs and expect to close on 40 new homes total. In this economy, said Barcus, most of their homes are selling at the framing stage. "We'll put a home on MLS at the start of framing, even as early as with drawings," adds Barcus. "The time from frame to close is, for us, about four months. "We have 100 lots in our inventory at this time," says Barcus. "For a custom build, we are looking at, from design to finish, about 14 months."

Barcus says that Saddletree has always had a niche with out-of-town buyers, which represents 30 percent of their business, mostly from California and Texas.

As for commodities, Barcus echoed other builder's comments regarding lumber, which has increased in cost this year by 20 percent. He added that the new building codes are also adding to costs.

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Keller Homes: "We're pretty excited about what's going on" (with the economy as it relates to real estate and home building), Sharon Curdy, Manager, Sales and Marketing for Keller said at the top of our conversation about the overall housing market in the Greater Colorado Springs area.

According to Eric Hunter, Director of Operations for Keller, the builder is planning on 100 to 110 starts for 2018, which represents a 40% increase from 2017.

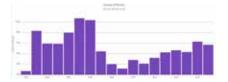
Keller is a developer as well as a builder, and Cumbre Vista in northeast Colorado Springs is one currently being built out. Keller is also building in Cordera. According to Curdy, "We have two very different and unique segments in Cordera now, so we really call it two communities. The traditional single family, that we have done

for many years, seven, eight years for a developer in Cordera, And then we just entered a brand new low-maintenance single family home product in a neighborhood called Élan. Keller keeps their price point in the low \$400's in Cordera.

In answer to the question, "Do you have any other new neighborhoods you are planning for '19 or 20, Curdy said "Always planning and looking for the land opportunity." That sounds like a solid strategy for any serious home builder.

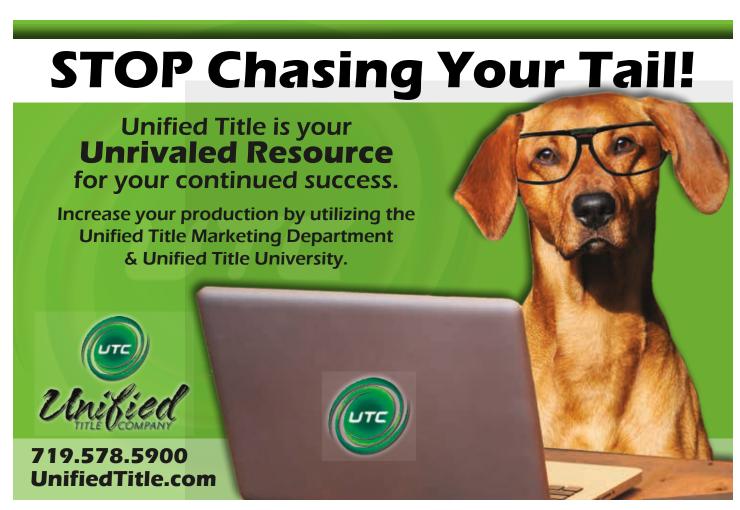
As for the reasons for the current lack of homes on the market in El Paso County, Hunter feels that one factor is it is getting harder and harder to get through the entitlement process and then there are the new regulations around "the whole stormwater process." He says any new development has to ensure that the water is going to the proper channel; the cost to a developer for retention ponds alone has gone up substantially. Additionally, he says Keller is facing challenges with the building trades in what they can handle, reflecting the sentiments of other builders related to this issue. He noted that framing is always a concern for the company. He is grateful that they have long term trade partners they have treated well.

In the end, both Hunter and Curdy are very optimistic about their and the Colorado Springs area future.



In Part Two of "Where Have All The Houses Gone, Real Producers will speak with Realtors, bankers, mortgage companies and Title companies to continue our probe into the reasons for and possible solutions to this historic shortage of available homes for sale in the greater Colorado Springs area.

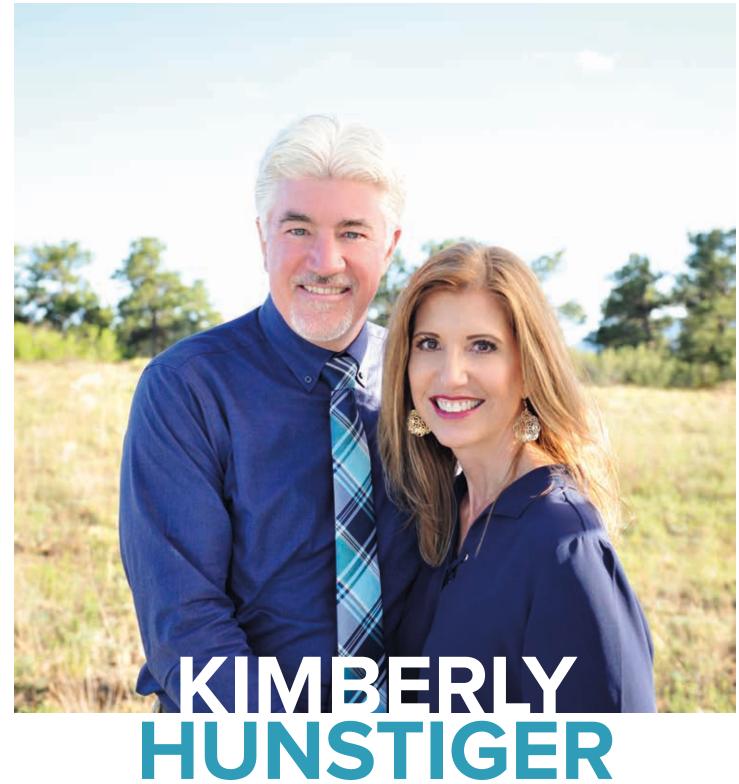
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Growing up on a farm in Southern Minnesota, we learned the true meaning of faith, family, friendship and roll-up-your-sleeves work ethic. My father and mother both worked extremely hard farming 1,000-plus acres of land without much hired help. Our parents were such a great example of an honest day's work, perseverance

and positive attitude. With a sister and two brothers, we learned team work at a young age. Dad and Mom made sure the whole family was involved in the farming efforts. Each of us had our specific jobs and chores that we would help with. Living on the farm was not without challenges, but it really was a great life! Everyone helped each other out. Though we lived further apart than people did in the city ... we were a close-knit bunch.

We were involved in Sunday school, youth group, 4-H and showing horses. Each of those involvements together with my family life brought a unique perspective to who I grew up to be. Sunday school, youth group and a couple of wonderful pastors helped

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lay the foundation in my faith life. A foundation upon which everything else in my life would build upon. I learned early on to have faith ... faith in God that He will always be there for me, to guide me in all I do. Faith in other people. Faith that other people are good and decent, and will be an important part of my life. Faith in myself. That I am strong and capable and can survive even the most difficult situation as long as I never lose my faith in God. 4-H and showing horses taught me many everyday life skills as well as those that help me in my work life. Who would have thought that raising sheep or barrel racing with my quarter horse would have taught me perseverance, to take pride in all I do, practice if you want to be better, team work and a sense of community. You see, although we were often competing against other people in our events or projects, we were always cheering each other on. The competition was more with ourselves ... to be better than we were the last time. To continue to grow. I learned that I did not need to win every time, I just needed to walk away knowing I did my very best. That is just like real estate, I do not need to get every buyer or seller. There are plenty of clients for everyone. But, it is the obligation of everyone on our team to serve the needs of every client that we have with excellence every time. Always striving to do better than the last time. Our clients deserve that ... they expect that.

How did the entrepreneur on the team begin? We would get the "Current" stationary catalog in the mail about once a quarter. In that catalog was "stepped" pricing. The more items you ordered, the cheaper things were. I thought everyone should have the chance to get nice stationary at a fair price. I would ride up and down the road on my bicycle, talking to all our neighbors and family members to see if they wanted any stationary so that we could all get the best price. Looking back ... I can see that that

was when my entrepreneurial spirit had begun. I had always enjoyed working and helping people. At a young age, I would babysit for family and friends. Even when I babysat, I felt the desire to do just a little bit more. So, when I had gotten the children to bed, I would do the dishes, clean up as much as I could by dusting, vacuuming, etc. I was never satisfied with doing the minimum. It did not feel right to accept payment for babysitting if all I did was sit on the couch when the kids were asleep. As soon as I could get a real job, I took a job as a waitress at 13 years old. Interacting with all the different customers always made my day!

After high school I got a license in Cosmetology and cut hair for a few years. Then I went to work at Mayo Clinic where I trained people locally and around the country as a training coordinator for a reference laboratory.

During the time that I was working at Mayo Clinic, my high-school sweetheart came back in my life. How did we first meet? I was a country girl, Andy was a city boy. We met when Andy came to the farm to help bale hay. The rest, as they say, is history. Though there was a brief break in the relationship when Andy first joined the Air Force, we have been together most of the past 38 years and recently celebrated our 30th anniversary.

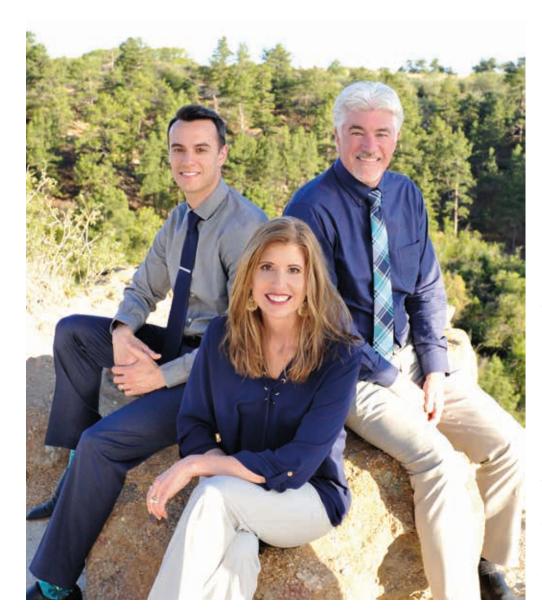
Once Andy and I were married, we moved to Turkey for two years. Andy likes to say that he took me on a two-year honeymoon to the Mediterranean. Well ... it wasn't quite like that, but it was an experience we will never forget. In Turkey I worked mostly in government service positions doing administrative work. Our time in Turkey was humbling to say the least. It was only a few short years before we got there that they stopped public hangings for the more violent criminals. The police walked up and down the streets, patrolling with machine guns so they could "take action" quickly if needed. We had a camp of nomadic people living behind us in tents made out of items they would find as they rifled through people's trash. There were many people living in poverty, but they were rich in spirit. I quickly realized I had much to learn. I was humbled, and my life was enriched by this experience.

When we were living in Turkey, my dad had a massive stroke. When I flew home to be with him, there would be even more heartache ... I had a miscarriage, and Andy and I lost our first child. They say God will never give you more than you

I know that is true, I can also say that our faith has been tested more than once over the years. This period in our life was one of those times. Only through faith were we able to work through the loss and find a way to smile again. My dad lived a few more years, but this big strong man was now paralyzed on half of his body. It was to a point that he was not even able to dress himself. During this challenging time, we watched both my dad and mom learn to deal with this new way of living. They did it with grace and dignity. I learned a lot from them, and once again my faith was strengthened. A few years later when my dad went in for a routine procedure, it would be the last time he left our family home, the last time he would be able to speak to us. My mother and I spent the next six weeks living at the hospital with him. We had our own hospital room so that we could rest and never be far away. At 27 years old, I had to say goodbye to my dad. I will never forget watching him take his last breath and the peace that was in the room when his pain and suffering were finally over. I truly felt the Lord wrap His arms around all of us as He led my dad home to be with Him. Over the years we have faced many difficult situations, similar situations of loss and of pain and suffering. But the constant in every situation is faith. I have learned that each day is a gift. I try to make the most of every single day and to have an attitude of gratitude. We never know how many more days we have left on this earth, so I try to make every one count and to not sweat the small stuff. That is very helpful in real estate because at times even the little things can seem like a crisis.

and He together can handle. Though

The experience we had while living in Turkey forever changed our lives ... it strengthened our faith in every way, and it helped us to realize how precious every single day is. In addition, our military travels have reminded us that there is no place in



the world like the USA. You realize that the freedom, the opportunity, the life that every person has here in this country is really amazing after you have seen other parts of the world. God bless America!

Our family has grown over the years. We have two adult children, a son-inlaw, a young man that is like a son to us, as well as a puppy. All our kids are the light of our lives! Our son, Joshua, who served in the 82nd Airborne with the Army, and our daughter, Jessica, who graduated from Colorado State University and is married to our son-in-law Brad. Kevin Rivers who has been a family friend since he was 6 years old is also like a son to us. Kevin graduated from the Air Force Academy and is now a Major in

the Air Force. We also have a fur-baby Daisy. She is an 8-month-old miniature Australian shepherd. Boy, does she keep us on our toes. Each of our kids is following a path that is uniquely different from the next. It is a joy to watch each of them spread their wings and fly. I wake up every morning and my heart over flows with the treasured memories of the past years and anticipation of what the future holds for our family.

Andy comes from a family of 11 children. Shining examples of hard work, Andy's dad worked at Hormel, and his mom was a nurse. Growing up in a family of 11, they learned how to be resourceful and creative. They also lived with strict budgeting and time management that would later prove to be great skills that would serve Andy well. It's hard to put into words the impact of your upbringing and how it shapes your future. When Andy left home and joined the Air Force, he left with \$20 in his pocket and suitcase half full of clothes. What a difference

36 years can make. Andy proudly served our country for 22 and a half years in the United States Air Force. During his military career, he worked in radio and satellite communications, testing and operations. After his military career, he spent the next 11 years in the satellite launch and on-orbit operations business with Northrup Grumman where he was an integral part of more than 90 satellite launches. In 2015 Andy decided it was time for a change of pace and joined Kimberly in the real estate business. It has been a wild ride ever since. Andy's financial and organizational skills serve him well in the CFO position he holds on the team, as well as his decades of leadership experience. He primarily works with buyers, and enjoys educating them on the ins and outs of the home-buying process and serving their home-buying needs.

How did I get involved in real estate? After we sold our first home in Colorado Springs, the agent who listed our home asked if I might be interested in coming to work for them. That was an interesting proposition. Something I had never thought of before. At the time I had a very successful direct-sales business with PartyLite. I had a team of about 150 consultants in approximately 11 states. To be honest, I did not think I had the qualifications to be in real estate. But, I made the decision to give it a try. I ended up going to work for this team as their assistant. I really enjoyed this new endeavor and decided to get my real estate license. I realized that everything I had learned in PartyLite could also be used in real estate. I owe a debt of gratitude to the amazing women (Terry Fingerhut, Michelle Young, Emily Ryan and Becky Rutherford to name a few) who empowered me and taught me how to run a successful business and provide top-notch customer service.

I have been fortunate enough to have learned from some of the best in the

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real estate business. Before I got my license, I learned so much from the John and Judy Arends team and the Bridgette and Steve Ruskin Team. How lucky I was to have worked for all of these amazing agents. I have been with RE/MAX Advantage since I got my license. I love working here because we have such a supportive environment. Early in my career our broker/owner Bruce Betts, along with Gerald Carraveau always had an open-door policy. Any question I had, they were always willing to answer and share their experience. In addition, I also had the mentorship of Laura Spear and Tom Schmid when I was a young agent. I am so thankful to all of these wonderful people for their willingness to share and teach me the ropes. I try to do the same for the newer agents that I meet so they can start their business on a solid foundation. In our office, we have weekly "Skill Series" training meetings that are often taught by Bruce, the management team or other successful agents in the office. I still attend as many of those trainings as I can. I am a sponge for information. I would rather learn in the classroom than by making a mistake. I have gone to numerous designation trainings both in town and around the state, and I attend as many national conferences as I can. The day I stop learning is when I need to quit the business. With things ever changing in this industry, there is always so much to learn. I am grateful for all the people that have been willing to share their experiences and have helped me to learn how to better serve people. Some people think this is a "sales" business. I believe this is a service business. I think that is what has made the difference for our team. We serve people and their needs, we negotiate on their behalf, we do not sell them something. The art of negotiation is one of the key skills in this industry.

I began my real estate career in May of 2005. I came into the business as an independent agent (not on a team).

Over the next several years, my husband and I became close friends with Bruce and Sharon. So, after several successful years in real estate, I joined the Bruce Betts Team. I have always preferred the camaraderie and support of the team environment. This was the perfect fit. As time went on, in 2015, my daughter and son-in-law married, and discussion started that Brad and Jesse would be the future of the business. At that time, I went back out on my own, and "The Hunstiger Team" was born. We would continue to grow the business so that Brad could take over the team when we retire. We wanted to know that when we retire (years from now), our client "family" will still be well cared for. About that time, Andy decided it was time to leave the life of government service and windowless buildings and join me full time in the real estate business. That is when the team really started to come to life. Andy and I began the painstaking work of turning everything we do into a process and made numerous checklists. It could no longer stay as a list in my head. Fast forward to spring of 2016, and Brad Vieira (our son-in-law) was on the team full time as well. Things continued to grow and evolve, and in 2017 we added another team member, Debra Wagner. Debra was an answer to our prayers. We were looking for someone who cared about our clients as much as we do. Someone who would treat them like family, and along came Debra! She was an answer to our prayers. Debra has been a great addition to the Hunstiger Team "family." Now we have three full-time licensed agents and a full-time assistant to care for our clients.

Brad Vieira, our son-in-law, joined the team in 2015. He graduated from Colorado State University where he spent a semester overseas in Italy. His study abroad experience gave him skills in communication and flexibility in working with people that prove to be very beneficial in real estate. After college, he went to work for Nationwide Insurance settling injury claims. His background in insurance was crucial to becoming a successful real estate agent. During that tenure he honed many of his listening and negotiating skills to a professional level. Settling injury claims and his time abroad has taught him perspective and to listen to the needs of clients. In addition, Brad is an accomplished artist! His work has been displayed in numerous art shows throughout the state and the country. You can see more of his work at BradVieiraArt.com. Everyone that has had the privilege to work with Brad has figured out why he is the future of the Hunstiger Team. Brad's kind heart, take-charge attitude and true professionalism show through in everything he does.

Having three licensed agents on the team has made such a difference. Every client we work with has three licensed agents working for them. In this crazy market, it is nice that a buyer can see a home at the drop of a hat because we are all working together as a team with all our clients. Sellers feel the benefit because when a buyer wants to see their home, they know that someone will always be available to show it. We are not competing within the team, we are working together. Clients feel special and know we care because they have all of us working for them.

In addition to what we do in business to take care of our clients, we also support our community. We are involved with Good News Jail and Prison Ministry, Teens With Promise, Springs Rescue Mission and Children's Miracle Network to name a few. We also say thank you to our active and retired military community by a military-appreciation program that we offer. We hope to spotlight these charities so that people know about them and can get involved. It is our responsibility to bring awareness to the needs in our city, and we hope in some small way we can help grow the support of these worthwhile charities. We feel it is important to be an active participant in making our community a better place.

As you can tell ... there is no "I" on the Hunstiger Team. We truly are a team. It takes every one of us doing our part to help the families have a successful experience. The Hunstiger Team has a heart for real estate and for our clients. Our clients become a part of our extended family! We are blessed by the many past and present clients who have trusted us and allowed us to help them with all of their real estate needs, and we are excited to help our future clients. We look forward to seeing what tomorrow brings and how we can continue to improve and provide the best service we can. We are honored to work alongside all the fine real estate professionals here in Colorado Springs.



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By Donovan Bonney

Tara Graham: Fidelity National Title

Under the bright, new direction of Tara Graham, Fidelity National Title in the Springs has never been better. With a focus on employee development and growth in market share via technology, Fidelity has blossomed under Tara's guidance. Raised in the Springs, Tara has been in the industry for 15 years, and made it her goal to emphasize the personal and professional growth of team members to forge a group of experts that support each other.

At the same time, Fidelity is investing heavily in technological growth to benefit its employees and customers. This includes new applications from customer and transaction management to net sheets, all with a heavy emphasis on powerful security tools to protect customers and those they serve. Given its national strength and reach, it's easy to see how Fidelity can provide the most extensive tools and protections for its customers as well as the largest insurance coverage available in the industry.

All said though, Tara is building a team-focused environment where people are happy, healthy and grow with the company. To help facilitate this, the Springs location was recently remodeled to include two new closing rooms, as well as a training room with education and classes on the new technological acquisitions.

Tara and Fidelity would like you to get to know the people that make it such a great place to do business, so please take the time to acquaint yourself with their star-studded cast:

Larissa Morris is a closing agent and has been in the business for 17 years. She is passionate about handling transactions with efficiency and professionalism. Her favorite part of the job is that nothing is the same day-to-day. When not at work she enjoys spending time with her family and anything outdoors like hiking, going to music festivals and local events.

Kelly LeCato is a closer and has 17 years of experience in the business. Her favorite part of the job is meeting new people at the closing table and the fact that no closing is ever the same. Her hobbies include; hiking, camping, watching her kids in participate in sports, skiing, watching movies, gardening and shopping.

Sylvia Carlisle has been in the title business for a little over 20 years, where she started as a pay-

off clerk and is now working as an escrow assistant and processor. She has been married for 31 years and is a mother of three. She and her husband attend Calvary Worship Center and host a home fellowship Bible study weekly. Her hobbies are arts and crafts, and playing ping pong.

Laurie Thompson has worked in the title industry for 22 years and has experience in both title and escrow. She has the designation of Certified Escrow Settlement Specialist awarded by the Land Title Association of Colorado. When not working on closings, Laurie enjoys trail running and mountaineering with her husband and two dogs.

Shirlee Dobbs has been in the business for 25 years. Her top priorities are providing value and excellent service to her clients. She is involved

with HBA Cares, Business Networking International, RPAC and PPAR. She loves to travel and states, "It's the only thing you buy that makes you richer."

Tracy Labbe has been in the title industry for five years. She has experience in title, marketing and escrow. She enjoys going to concerts, being with her family and friends, exploring the outdoors and going to amusement parks. She is interested in expanding her career in escrow and becoming a closing agent.

Rich Feasel has 21 years in the industry. In his free time, he likes motorcycles, to golf and do yard work, as well as spend time with his family. He is a drummer for his church and helps with community relations for PPAR.

Dave Warren has been in the industry for over 22 years. He enjoys golf, hiking, reading and family time.

Chris Sabin has over 25 years of experience. She enjoys: hiking, CrossFit, playing with her grandchildren, working in the garden, time with family, music and theater/movies.

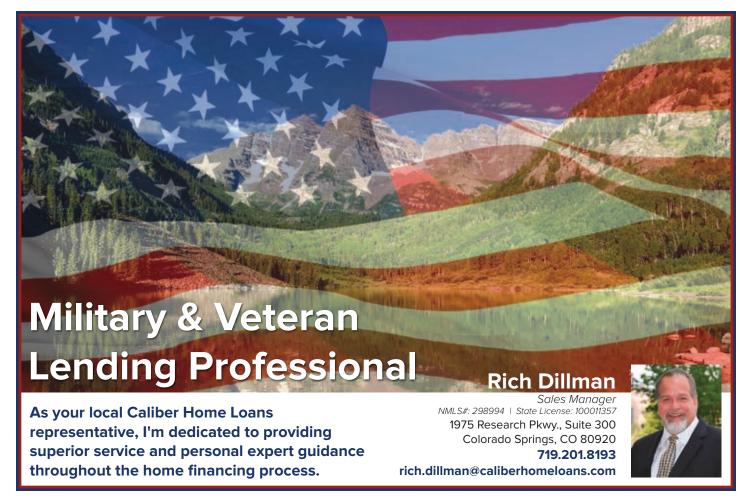
Kodi Knottingham is an account executive who works closely with real estate agents and lenders to provide them with marketing, farming and education resources. His outgoing attitude and dedication ensure that everyone feels well taken care of at the closing table. He enjoys exploring all of Colorado's splendor with his wife and daughter.

Debbie Masias has been in title for 32 years. Researching property history is her favorite aspect of the job, but the people are her favorite part of the industry. She prides herself on being able to analyze, understand and work through issues without creating undue risk. She enjoys hiking and traveling with her family.

Crystal Quintanilla has been in the real estate industry since 2010. She was an independent transaction coordinator for four years, assisting agents in organizing their businesses and creating a flow for their transaction. She began working for Fidelity in 2016 as a receptionist and was promoted in a matter of four months to an escrow assistant. She loves taking spontaneous road trips and vacations with her kids, hiking, camping, and reading. A friend once accused her of being a crow in a past life because she tends to love "sparkly, shiny things," and it shows in her personality.

Celine Hendrickson has been in the customer service business over 20 years and with Fidelity for two years. She loves interacting with customers and meeting new folks. Her hobbies include: spending time with family, camping, movies and watching her children in sports. She loves her pets and supports charities for organ donation and animals. She is also active in her children's classroom.

Together, they are spearheading Fidelity National Title into a bright future that's focused on investing in its employees and customers in a variety of new and exciting ways.



34 • July 2018



Experience Luxury Living In Stratton Pines



Colorado Springs is blessed with many foothills communities, tucked within the Front Range and offering spectacular views of the city. The higher they are positioned in the foothills, the more exclusive the community. Stratton Pines is a shining illustration of an exclusive foothills neighborhood, just north of Cheyenne Mountain and west of downtown Colorado Springs. It is a luxury living, gated community of 19 home sites with remarkable custom homes.

Spend time in Stratton Pines, and you will experience the beautiful sights and soothing sounds of luxury living. It begins with cul-de-sac streets and natural surroundings in every direction, including pine forests and areas of scrub oak, the mountains and expansive blue sky. Enjoy the sounds of nature, birds chirping and the rustling wind in the pines, the calming silence that is occasionally interrupted by neighbors greeting one another, and the bells of Will Rogers Shrine ringing in the background. Luxury living in Stratton Pines has a refreshing aroma to it, with the scent of pine trees, fresh air and the foliage warmed by the sun.

This community offers all the elements desired when building your dream home. With only four lots remaining, the clock is ticking. Choose the home site meant for you, and Comito Building and Design will take it from there, providing exceptional quality and service since 1983. Comito homes are distinctive and built with extraordinary attention to detail, to fit your personality through their collaborative designbuild approach that creates high performance and energy-efficient

luxury homes in Colorado Springs.
Comito Building and Design will make your dream home their top priority as you work with them during the design process. Their success at building award-winning homes has been recognized with 28 MAME Awards, the industry's awards for product excellence, including:

Best Architectural Design Best Interior Design Best New Home Best Landscaping Grand Award Winner - the industry's top honor.

Although private and secluded, this community is located near downtown Colorado Springs, with its wide variety of restaurants, shopping and entertainment, just minutes from the historic Broadmoor Hotel, and numerous hiking trails in Cheyenne Canon, Bear Creek Canyon Park, and the Pikes Peak National Forest. It is bordered by the exclusive communities of Stratton Forest and Stratton Preserve.

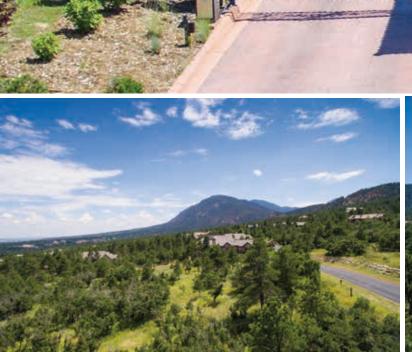


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Directions to Stratton Pines: Take Highway 24 W. to 21st St./Cresta. Turn left on 21st Street, then right on Parkview Boulevard. Turn left on Taurus Drive, and you will arrive at the gates of Stratton Pines.





INDIVIDUAL STATS

Information is self-provided and current as of June 12th, 2018.

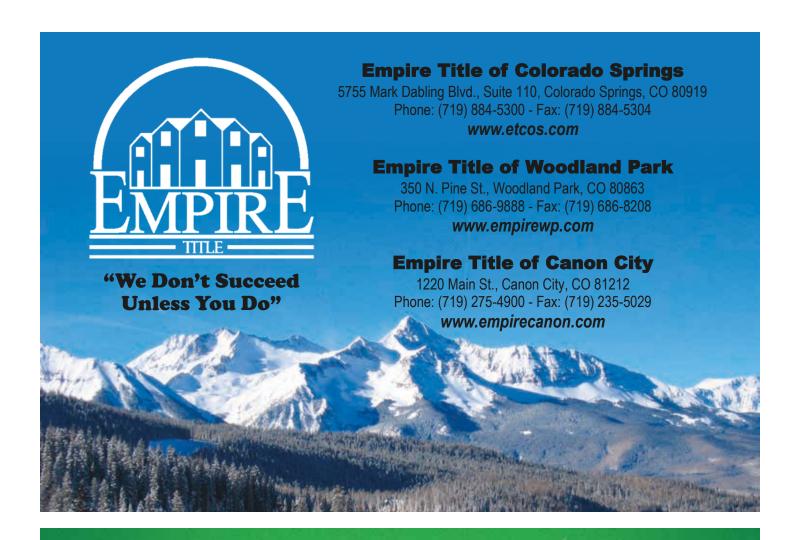
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#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Mike MacGuire	The Platinum Group Realtors	21	22	43	\$8,898,115	\$9,764,948	\$18,663,063
2	Kevin Patterson	The Patterson Group	18	5	23	\$12,492,300	\$3,885,000	\$16,377,300
3	Kathy Loidolt	Flying Horse Realty	28	10	38	\$9,493,600	\$5,218,918	\$14,712,518
4	Mark Salas	Best Realty, Inc	15	36	51	\$3,905,750	\$7,524,921	\$11,430,671
5	Mark Ewell	Turner Associates	32	0	32	\$9,958,589	\$0	\$9,958,589
6	Michael Turner	RE/MAX Real Estate Group	18	9	27	\$6,989,400	\$2,623,900	\$9,613,300
7	Cherise Selley	Selley Group Real Estate, LLC	10	14	24	\$3,101,947	\$5,701,345	\$8,803,292
8	Amber Wolcott	RE/MAX Real Estate Group	9	24	33	\$2,046,000	\$5,957,100	\$8,003,000
9	Scott Coddington	Pulse Real Estate Group	13	9	22	\$4,809,000	\$3,125,450	\$7,934,450
10	Michelle Fisher	RE/MAX Properties, Inc.	15	8	23	\$4,472,800	\$3,240,254	\$7,713,054
11	Angela Fugate	MacKenzie-Jackson Real Estate	16	10	26	\$4,415,200	\$2,661,100	\$7,076,300
12	Mike Rosenhahn	Great Colorado Homes	8	11	19	\$3,006,250	\$3,951,000	\$6,957,250
13	Dustin Kimberlin	Keller Williams Premier Realty	11	11	22	\$3,194,800	\$3,487,800	\$6,682,600
14	Taryn Simental	Treasure Davis Team, RE/MAX Properties	7	17	24	\$1,320,000	\$5,037,550	\$6,357,550
15	Jamie Krakofsky	Remax Real Estate Group	8	10	18	\$2,250,000	\$4,099,400	\$6,349,400
16	Peggy Ulmer	ERA Shields	6	12	18	\$2,335,500	\$4,007,435	\$6,342,935
17	Ashley Wilson	RE/MAX Properties, Inc.	10	8	18	\$2,973,000	\$3,089,977	\$6,062,977
18	Mike Kenney	Kenney & Company	3	13	16	\$957,000	\$5,078,118	\$6,035,118
19	Cindy Linder	RE/MAX Advantage	14	7	21	\$4,147,120	\$1,728,500	\$5,875,620
20	Chris J Clark	Pikes Peak Homes and Land	15	4	19	\$4,743,868	\$1,065,000	\$5,808,868
21	Bill Hourigan	The Platinum Group, Realtors	7	5	12	\$2,704,900	\$2,330,698	\$5,035,598
22	Derek Wagner	Keller Williams Premier	7	8	15	\$1,842,000	\$3,182,800	\$5,024,800
23	Meri Burgess	The Cutting Edge, Realtors	14	7	21	\$3,591,400	\$1,325,000	\$4,916,400
24	Matthew Orsillo	Kenney & Company	7	9	16	\$2,100,500	\$2,372,632	\$4,473,132
25	Maggie R Easton	RE/MAX Propeeties, Inc.	7	2	9	\$2,975,900	\$1,348,200	\$4,324,100
26	John Hammett	Coldwell Banker	6	6	12	\$1,966,135	\$2,180,809	\$4,146,944
27	Dave Sanders	Re/Max Real Estate Group	1	13	14	\$250,000	\$3,854,299	\$4,104,299
28	Larry Knop	MacKenzie-Jackson Real Estate	5	10	15	\$1,441,000	\$2,604,400	\$4,045,400
29	Craig Rogers	The Platinum Group Realtors	5	6	11	\$1,664,300	\$1,967,936	\$3,632,236
30	Aaron Moore	Kenney & Company	3	8	11	\$580,000	\$3,048,400	\$3,628,400
31	Sara Foxley Smith	Kenney & Company	17	5	22	\$2,336,450	\$1,071,950	\$3,408,400
32	Beth Szucs	Kenney & Company	16	5	21	\$2,246,450	\$916,050	\$3,162,500
33	Brandon Burnett	Kenney & Company	5	4	9	\$1,670,000	\$1,201,368	\$2,871,368
34	Chris Culp	Kenney & Company	4	5	9	\$1,187,800	\$1,550,400	\$2,738,200

#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
35	Daniel Kenney	Kenney & Company	2	8	10	\$257,500	\$2,090,970	\$2,348,470
36	Marie Sweetland	Sweet Life Real Estate	5	3	8	\$1,304,500	\$874,297	\$2,174,797
37	Darlene Cramm	Shorewood Real Estate	0	10	10	\$0	\$2,123,800	\$2,123,800
38	Jeannette Stevens	MacKenzie-Jackson Real Estate	1	8	9	\$225,000	\$1,876,000	\$2,101,000
39	Wanda Wood	MacKenzie-Jackson Real Estate	0	8	8	\$0	\$1,766,900	\$1,776,900
40	Rachel Buller	Manitou Springs Real Estate	2	3	5	\$590,000	\$843,900	\$1,433,900
41	James Sherrell	MacKenzie-Jackson Real Estate	1	3	4	\$264,900	\$724,500	\$989,400
42	Kelli Smith	MacKenzie-Jackson Real Estate	2	1	3	\$641,000	\$315,000	\$956,000
43	Jenn Reilly	MacKenzie-Jackson Real Estate	2	0	2	\$662,900	\$0	\$662,900

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#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Jason Daniels & Associates at RE/MAX Millennium	32	47	79	\$9,453,900	\$14,416,557	\$23,870,457
2	Nathan Johnson Team	20	60	80	\$5,006,000	\$17,196,052	\$22,202,052
3	The Treasure Davis Team	34	40	74	\$10,067,890	\$11,117,296	\$21,185,186
4	The Kibler Group	32.2	44.1	76.3	\$8,915,366	\$11,808,305	\$20,723,671
5	Pulse Real Estate Group, LLC	22	35	57	\$8,019,400	\$11,163,786	\$19,183,186
6	The Canady Team	13	51	64	\$3,214,250	\$15,053,027	\$18,267,277
7	Roshek Group	24	31	55	\$8,709,967	\$8,152,575	\$16,862,542
8	The Tanis Team	33	39	72	\$7,939,914	\$6,696,785	\$14,636,699
9	The Sanders Team	10	40	50	\$2,985,800	\$11,113,544	\$14,099,344
10	Bobbi Price Team	30	2	32	\$10,555,309	\$805,000	\$11,360,309
11	Springs Home Team	6	13	19	\$2,710,900	\$5,277,800	\$7,988,700
12	The Dunfee Group	10	13	23	\$2,444,500	\$3,954,145	\$6,398,645
13	The Fisk Team	13	6	19	\$4,695,900	\$1,635,500	\$6,331,400
14	The Hunstiger Team	8	12	20	\$2,896,000	\$3,311,434	\$6,207,434
15	The EG Group	6	9	15	\$1,177,400	\$2,306,630	\$3,484,030
16	Integrity 1st Team at Keller Williams Clients' Choice	3	3	6	\$1,045,000	\$866,500	\$1,911,500

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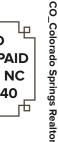
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