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# Hi Real Producers!!

## ► publisher's note

Hope you all have seen a pickup in activity as the market heads into the hot season!

We will be hosting an event this month at the Flying Horse. Classic Homes has two brand new models that just opened and we will have a Real Producers social event on **Monday, March 19 from 3 p.m. till 5 p.m.** The event is free to all of you and will be catered by Salt of the Earth catering. The food should be great, and drinks will be provided. Please pass the word and plan to attend and see your peers and meet new top 500 agents! Inside this issue of Real Producers, you will find all the details.



In this issue, you will notice we did not include the standings and we did this intentionally. In the April issue, we will publish the YEAR END 2017 standings, then, in May we will publish January-March 2018 standings. Last year, we started the year standings in April, and only had two months of reporting activity. This made the report look a little off, as there was not enough time for most agents to have significant reporting time.

This year should correct this. As always, I will be sending out a reminder email to all of you each month to continue the reporting process we have developed.

Finally, I typically meet with two-to-three top agents each week. Currently, we are booked for the Cover article through 2018 and into the spring of 2019! I will still be scheduling meetings and if you would like to meet please email me at [mark.vanduren@n2pub.com](mailto:mark.vanduren@n2pub.com).

Let's make 2018 one of the best yet, and I sincerely hope to see all of you at the Classic Homes event on the 19th!  
Mark

**Mark Van Duren**

PUBLISHER

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# PATRICK HOLLERAN

I hate change. Maybe it's a "guy thing" ... or maybe it's just how God made me. When I think back to my early childhood, teenage years and even adulthood, I never seemed to embrace unexpected turns or detours on the road of life. So, perhaps that's what made me join the military...you know, because it's such a predictable and stable career choice! No, that's not the reason – if my memory serves me correctly, I think my dad got that ball rolling one lazy summer day about June 1986. I believe the conversation went something like this...



*“For the first time in a long time, I could actually choose something that made sense for my daughter and me...something that allowed me to interact with people, something that allowed me a flexible schedule to do things outside of work”*

**Dad:** “I’m wondering what your plans are for college when you graduate high school next year.”

**Me:** “Well, I guess I’ll go.” (please understand that attending college was never really an “option” for me – I was simply being a “typical” 17-year-old smarty pants, since I was fairly sure I had all the answers)

**Dad:** “Glad to hear it, son.” And how might you be planning to pay for it?”

**Me:** “Ummmm...I was thinking you would take care of that!”

**Dad:** “No, that won’t be happening. Here’s the thing. Your grades are not good enough to earn an academic

scholarship and you’re not good enough in any one sport to get an athletic scholarship. So, you may want to consider ROTC.”

**Me:** “ROTC? What is that? I barely know how to spell it.”

**Dad:** “You may want to look that up.” The rest, as they say, is history.

Born on the south side of Chicago, spent a few years in St Louis and “grew up” outside of Washington, DC ... I guess the logical next step was choosing Ann Arbor, Michigan as my choice for post-high school education. It made sense to me, especially since

U of M, potentially due to some clerical error in the office of admissions, decided to offer me an ROTC scholarship if I blessed their campus with my presence. I don’t recall how many other universities were extending me an invitation at the time, but I’m confident the list was not long.

After four long years of studying many things I wasn’t necessarily supposed to be studying, I graduated with a BA in Psychology and entered the United States Air Force. My first assignment was Vandenberg Air Force Base (AFB) in California. Twelve



address changes later, I retired from Peterson AFB right here in beautiful Colorado. Did I mention how much I hate change?

Honestly, I would have enjoyed staying in the military longer, but for a variety of reasons, it was time to “stop the train” and grow roots in this beautiful city. My challenge, however, was making the dreaded “transition” into civilian life. So, I had to do a lot of thinking and asked myself a lot of tough questions. What do I really enjoy? What skills do I have? What gives me energy?

Before you depart military service, you can attend a class that helps you write your resume, provides guest speakers that have been through what you are going through and gives you so many resources to use when choosing your “next life” that it almost becomes overwhelming. The biggest advantage I derived from it was the knowledge that I now had a choice! For the first time in a long time, I could actually choose something that made sense for my daughter and me...something that allowed me to interact with people, something that allowed me a flexible schedule to do things outside of work (see my daughter a lot more, volunteer, play golf, hang with friends) and something where I could finally have an impact in this world and leave a legacy. I spoke with Bill Hays, a long-standing and highly successful agent with Keller Williams, over a couple of beers and the next thing I knew, I was a licensed realtor showing rental properties to several of my military friends.

We all know God works in mysterious ways. One of His biggest mysteries is why he brought my beautiful bride, Bridget, into my life. I had been scraping by in real estate for my first



year and decided to try online dating, seeing as I had a lot of free time on my hands. Once I convinced her to meet up with me at a local Mexican restaurant for our first date, I dazzled her with picnics, surprise office visits and spontaneous flower deliveries. She was so impressed, after keeping me on a “trial basis” for two years, that she married me in 2016. Around that same time, business really picked up and my “free” time became less and less. Bridget asked me where the picnics, visits and flowers went and I told her, “Hey, it means I’m actually doing well as an agent. Too much idle time is never good.”

As a homeschooling mom, Bridget – a Pennsylvania transplant - discovered

that she really had a love of learning new things and actually re-learning the old in a new way. She also found that she enjoyed not only facilitating her own children’s education, but creating, leading and participating in programs within the homeschooling community to assist other parents teach their children and expand their knowledge. She then began to think of ways she could channel her experience into a future career. As her family became more independent, she saw an opportunity to explore this. Through this exploration, and with a little help of her husband, she discovered real estate and decided to earn her license in March 2017. We spent the first few months getting used to working together and



*We are simply blessed to have the clients we have. We are blessed to have been raised by great parents. We are blessed to have fantastic kids. We are blessed to live in this great country.*

figuring out our roles and responsibilities. Integrity 1st Team was born. Without a doubt, Bridget is both the brains and beauty of the operation – I just get to take the credit as the team leader. About three months ago, realizing our property management business was also expanding faster than expected, we decided to expand our husband/wife team and brought on Mary Josefiak.

Mary grew up back east one of six children. She has lived in Colorado since 1989 and has enjoyed a prosperous career across many fields, to include finance, accounting, customer service, title work, and office management. She has been a supervisor and may have the biggest heart of anyone I have ever known. Her incredible work ethic, knowledge of the local area and love of people make her a perfect fit for the team.

My military career made me realize a couple of things. First, I hate change. Second, your word is what defines you – in other words, if you have no integrity, you have nothing. Bridget and I emphasize that with our four great kids. We have a twelve-year-old daughter, who is very active in sports and loves to socialize. We have a fifteen-year-old daughter, who enjoys her church youth group and loves to socialize. We have an eighteen-year-old son, who loves skiing and dirt biking and loves to socialize. Our nineteen-year-old daughter works two jobs to help pay for college and loves to socialize. The common thread? They are all pretty sure they will never be real estate agents because they see how much we work!

So, what gives my team the fuel it needs to keep providing excellent service? It’s pretty simple really. We are simply blessed to have the clients we have. We

are blessed to have been raised by great parents. We are blessed to have fantastic kids. We are blessed to live in this great country. Due to those many blessings, we just want to make the most of the opportunity we have been given within Keller Williams. We hold each other accountable to perform to our highest level every day. It comes down to one thing – we love what we do.

So, do I really hate change? Not so much. The reality of not knowing what I will be met with each day is terrifying, yet exciting. The ability to help others achieve their real estate dreams is stressful, yet powerful. The opportunity to work with my life partner is unique, yet awesome. The necessity of reacting to a versatile market or veering off course as my clients’ needs dictate is a fact of this great career. My team looks forward to serving clients in Colorado and beyond for many, many years.



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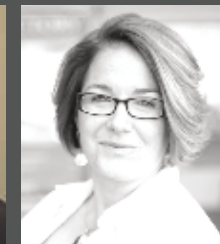
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By **Tony Breeden**, Solid Rock Insurance Agency

# How **Insurance** Can Make A Difference In Home Sales!

*Homeowners insurance is one of those topics that doesn't get a lot of discussion, but it can really make a major impact on a home sale. If you consider the volatility of the homeowner's insurance market in Colorado right now, a real estate agent may be putting themselves at risk of losing a sale by not having an independent insurance agent, otherwise known as a broker, look at their cases.*

In the last seven years, we have seen many wildfires, including two record fires in the Colorado Springs area (Waldo Canyon fire in 2012, Black Forest fire in 2013). The city of Colorado Springs has also been severely impacted by bad weather (hail storms in 7/2010, 6/2012, 5/2014, and two storms in 7/2016, windstorm in 1/2017). Due to these events, the homeowner's insurance market is very turbulent. It would be a challenge to find any homeowner's insurance companies that are profitable right now. Since insurance is meant to be a profitable business, many companies are making some major changes. In theory, there are two primary ways to do this, increasing premiums or raising deductibles:

Almost every company has experienced rate increases over the course of the last 6 years. About 6 years ago, the average homeowner's insurance annual premium was about \$1,000 to \$1,100. It is now closer to \$1,500 to \$1,600. In other words, average premiums have increased 50% over the course of the last 5 years. What is really hard to believe about these rate increases is that the insurance companies are not close to being done yet. Despite the increases, it doesn't appear that any of the companies are closing in on that elusive profit.

Now there are two major companies right now that have made tremendous changes to their deductible structure. Company "A" (a very big name company) is bringing all of their deductibles to a 1% deductible, while company "B" (another very big name company) is bringing their wind/hail deductible to 1%, while keeping their other peril deductibles at \$1,000. This is not normal at this time, but these companies would like for people to think it is. For comparison sake, a very large majority of the other companies still offer a \$1,000 all peril deductible, including wind and hail.

There are two types of insurance agents, captive agents and independent agents. Captive agents have the ability to sell the insurance for one company. For example, brands like State Farm, Farmers, American Family, and Allstate are sold by agents that can only sell that company's products. Independent agents have many companies within their agencies. A good independent agent should have at least 10 companies available to them. You may have heard of some of the companies represented by independent agencies, such as Safeco, Travelers, Progressive, and MetLife. However, you probably haven't heard of others, such as Secura, Auto-Owners, State Auto, and Chubb. Typically, if you look into those companies, you will find that they are just as good as the "big name" companies, they just don't spend as much in advertising as the "big name" companies do. These companies depend on independent agents to get the word out.

What people absolutely love about independent agencies is their flexibility. Many of the companies that independent agents have to offer bundles auto and home insurance, which is one of the largest discounts you can offer on homeowner's insurance. There are other companies that offer coverage on mobile or modular homes. Believe it or not, there is at least one carrier which will take a T-Lock shingle roof with a \$1,000 deductible (as well as surplus lines carriers, which will be brought up later)! There are also carriers that will accept any dog, as long as it doesn't have a "bite history". Also, if there is a person that has a couple of hail claims on their record, there are some companies that won't count those claims against them. Considering that Colorado ranks #2 in the United States for hail-related claims, this is a huge advantage that an independent agent can provide.

Some independent agents can also offer access to surplus lines carriers, which will take almost anyone who is being rejected by the standard carriers. Typical examples that are typically quoted for surplus lines carriers are excessive claims, T-Lock shingles,

fireline/brushfire scores, and earth homes. Overall, the rates are quite reasonable, and the coverages are very good. Overall, the claim satisfaction with those surplus lines carriers is better than expected as well.

Experience definitely matters when selecting an independent insurance agent, as they have the experience to work through the crazy situations. It is absolutely possible to insure a person who had nine claims in five years, or a person with six claims in two years. Independent agencies have also saved a few deals with clients that were purchasing homes that needed to get their annual premium under a certain dollar amount to qualify for the loan. That can be pretty tricky to do, especially for a new homeowner who is self-employed. A lot of times, they can't prove all of their income for the mortgage process, which lowers their ability to qualify for a home. If you are aware of anyone that is at risk for not getting a home loan due to not finding a reasonable premium, please contact an independent agent, as they have been able to help a lot of people in this situation.

Tony Breeden founded the Solid Rock Insurance Agency was started in March, 2012. Tony is joined by Shahn Christensen (partner), as well as Joanna Branson (agent/customer service representative) and Julie Massey (customer service representative). Overall, they have over 30 years of experience in the insurance industry. You can find them online at [www.solidrockagency.com](http://www.solidrockagency.com).

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# Mourn Over My Hammy

## The Disappearance of **Denny's** in Colorado Springs

On June 7, 2017, news broke in *The (Colorado Springs) Gazette* and in most regional media that “State seizes Denny’s restaurants in Colorado Springs for back taxes.” *The Gazette* story reported that “State regulators seized four Denny’s restaurants in Colorado Springs Tuesday and will take over four more southern Colorado locations Wednesday after current and former owners failed to pay nearly \$191,000 in sales and payroll taxes, according to the state Department of Revenue.”

Restaurants close all the time. Why did this seem that it was somehow a bigger story than typical restaurant shuttering’s? Was it the suddenness of it? The 300 or so employees facing unexpected, dramatic unemployment and the ensuing human drama and crisis it brought to many of those workers? The number of properties involved, eight in total including Colorado Springs, Pueblo, Woodmen Park, Fountain and Burlington? The sudden disappearance of the Moon Over My Hammy sandwich and the rest of the classic Denny’s menu?

In a way, it seemed like the sudden disappearance of a piece of Americana, like when Howard Johnson restaurants dominated the American landscape in the ‘50’s and ‘60’s and are now gone;

think *Route 66*. Not that Denny’s is really going anywhere, nationally, but definitely in Southern Colorado. And, the story has nothing to do with a lack of customers. It boiled down to the dull, grey world of taxes. That is, failure to pay. So, the State closed-in and closed-down. Poof! Denny’s was gone.

### Who Owned All These Denny’s?

Warrants from the Colorado Dept. of Revenue confirm that the franchise owner, “Abe” or Ebrahim Imani owes \$31,141 in sales tax from December of 2016. Imani also owes \$159, 817 in wage withholdings from Dec. 2014 - Dec. 2016. The Dept. has since posted notices on all eight restaurants stating the properties are seized until the taxes are paid. The Secretary of State’s website lists



By **Robert O'Brien** Real Producer's Reporter



Moon Over My Hammy iconic Denny's menu item



Abe Imani, Denny's Franchise owner

Imani as the tax owner for all eight locations that are closed. Imani’s company is listed as: “Cooper Restaurateur and Consulting Group LLC.”

**It was reported that on the day before the closures Imani left for California**

Imani’s LinkedIn profile says that he is “Proven independent consultant, helping companies translate their business goals to reality.” Orange County, CA is listed as the location for the Imani Group, (which may explain why it was reported that Imani left for California). Education is listed as University of Northern Colorado.

The Secretary of State’s office reports that Cooper Restaurateur and Consulting Group LLC, Address: 1579 W COSTILLA ST, Colorado Springs, CO 80905 (i WEBPTA LLC) Voluntarily Dissolved July 3, 2017.

### No Warning

Reports were that managers swooped in to each location and announced without warning that “this location is closed as of now.” Diners waiting for orders were asked to leave without their meals being served. Diners in the middle of their meals were asked to leave. It is not known for the purposes of this story if those who finished their meals were still required to pay their check before leaving. Employees asked what they were supposed to do with orders in preparation but not yet served. “It’s okay,” they were told. “Don’t worry about it.” Employees were told to leave without any information about getting paid. The doors closed, lights were turned-out, and soon signs appeared on the doors informing potential customers that the restaurant was closed with no other information.

There had been reports that prior to the closures there had been complaints of employees not being paid. When contacted by KKTV’s 11 Call for Action, Imani told 11 News it was a problem with his payroll company. However, payroll problems persisted, including some

workers being paid right out of the cash register. Many if not most employees remained unpaid at the time of the closures.

Denny’s corporate issued a statement soon after, that read in part: “We are sorry that our franchisee has closed the Colorado Springs, Burlington, Fountain and Woodland Park locations. As franchisor, we have gone to great lengths in helping the franchisee keep these restaurants open, but unfortunately, he has closed them...We will be evaluating potential opportunities to reopen in the market in the near future.”

According to KKTV Channel 11 in Colorado Springs, “At one location up the road from Chapel Hills Mall, cooks were still making orders when a woman came in and told everyone to leave. Customers were forced to leave half-eaten plates behind as they were shooed out. “All of us are out of jobs now,” said Bradley Mauldin, an employee at the location.”

As for the newly-unemployed Denny’s workers, several area restaurants offered immediate job opportunities to them and the Pikes Peak Workforce Center said it would offer free assistance to the dislocated employees.

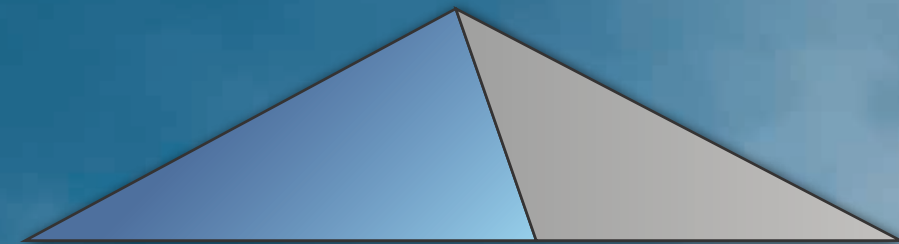
Most if not all of the Denny’s locations are now listed as being for lease. One firm involved in the leasing process said that it is unlikely that Denny’s will reoccupy the previous Denny’s locations. The far North Academy Blvd. location is a prime traffic location as cars enter I-25 northbound, plus, there are several hotels immediately adjacent and nearby to the property.

Meantime, if you are “Mourning Over (a) My Hammy” in Southern Colorado, Denny’s is inviting all of us to take the short trip to Denver with this statement: “We will be evaluating potential opportunities to reopen in the market in the near future and in the meantime, welcome area residents and visitors to enjoy our diner favorites at our 15 Denver area locations.”

Enjoy the drive.

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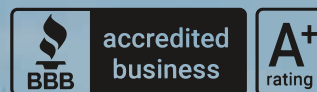
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up and coming real estate agent



# KIM KLAPAC

Friend: 'You should be a real estate agent'.

Me: 'What!? Why would you say that?'

Friend: 'Because you can talk to a rock and get a response'.

...and that's how it started seven years ago but little did I know it took much more than talking to a rock to become a successful real estate agent. Three weeks after that conversation I started school at Kaplan on N Union Blvd. My first day of school was encouraging as I found the first of my future friends in real estate, Greg Luczak, Jermaine Butler, and Pam Higgins; all fantastic agents and still remain my friends to this day. Our study breaks at Leon Gessi Pizza were among the many highlights during that time. Finishing up real estate school, passing state and national exams and finding a brokerage firm to officially kick off my career was the easy part. I soon realized that this profession is complicated, stressful, rewarding, an emotional roller coaster, fun, not fun, dynamic, competitive and a 24/7 lifestyle. Today I am writing about myself as the up and coming real estate agent for this edition of Real Producer

Magazine. My past experiences, relationships, my upbringing and other life happenings has shaped me and brought me to this point as it goes well beyond the last seven years of hard-work, sleepless nights, and 180+ closed transactions.

When I was growing up I wasn't the type of child or teenager who knew what they wanted to be, nor followed a certain track of discipline to get me to a certain goal or dream. I wanted to be a Veterinarian when I was 10 years old, so I volunteered at the local SPCA cleaning dog kennels and walking dogs. I cried a river when my mom picked me up, just thinking of the dogs without homes or those who were injured and getting treatment. I was just too animal sensitive for that career so instead, I went the corporate route and my best friend Patricia and I got a paper route. We would ride around on our beach cruisers every day after elementary school throwing newspapers on our clients' driveways. Every two weeks we would go door to door collecting our tips - we were great at what we did and became the two kids with the most disposable income. We quickly squandered our earnings at the arcade playing countless hours of Centipede,



Donkey Kong, and Pac Man. We had a free ride in our minds until we were 18 so why save? Ha!

High school came around and I still didn't know what I wanted to be, but I did know that college was the next step and Bridgewater State College in Massachusetts was the best decision I could have made. In college I was heavy into student activities, held two very social campus part-time jobs (i.e. didn't really work, just talked to my friends), member of track team, President of Gamma Phi Beta sorority, Resident Assistant and still managed to graduate in 4 years and get into graduate school for Higher Education studies. I wanted to be a Dean. As graduate school was coming to an end I applied to over 40 campus housing jobs at colleges and universities across the country and University of Colorado at Boulder chose me to run one of their Freshman residence halls.

At the end of my two-year contract, I knew that a career in Higher Education wasn't what I was cut out for and didn't fit my personality or drive. I decided to take a year off, leaving everything behind to go on a solo adventure. I quickly received a contract job in Seoul, South Korea teaching English. I landed at the Seoul airport by myself and at 2:00 a.m. I remember calling my mom and saying, 'Hi Mom, it's Kimi and I just realized I am in South Korea'. It didn't take me long to make many Korean and expatriate friends, attend Korean language classes, and start exploring South Korea and Asia. I brought my trusty snowboard and got to frequently ride with the South Korean amateur team. As I was just about to sign up for a second contract year as an English instructor I was diagnosed with cancer and had to head back to Massachusetts for surgery. I was lucky as the Doctors caught it in time so my take on cancer was that it was a temporary inconvenience. My thoughts during that time is best said in the iconic words of Prince: *And if the elevator tries to bring you down Go crazy - punch a higher floor!*

I want to address my earlier comment about how my upbringing has affected my successful career in real estate. When my parents moved me, my sister Nikki and my brother Miki to Holden, Massachusetts in 1982 I thought I was being punished. My fun pre-teen years in Virginia Beach since age 3 was going to disappear. My parents didn't let us turn on the electric heat, clothes dryer, or the dishwasher. A sort Laura Ingalls but I had did have a typewriter. I don't remember complaining because it was warm and we got used to putting on frozen jeans just taken from the clothesline outside. Our house in Massachusetts was adjacent to national forest and was in the middle of nowhere. The long unpaved dirt driveway which during the long Winter season you just expected to park at the mailbox and walk all of the groceries 1/8 mile to the house. During my sophomore year in high school, my mom was my school bus driver and we would go with her early in the mornings to help her get the bus ready - defrosted, warmed up and swept. All in all a fantastic upbringing and I wouldn't change a thing. I was taught the important basics from my mom and dad: Be yourself, work hard, treat all people well, do the right thing and stay goofy!



•••

Individually my parents gave me their own unique advice. Two pieces of advice from Dad: 'Kimberley, do you have thick skin? Well, you should. You should have skin like a labstah (lobster) – it will help you in life'. The second piece of advice from my Dad I can't put in print but in lieu of the four-word expletive followed with 'em' the translation is 'don't worry about it, don't worry about them'. My dad was funny and giving and was kind to all. After the Navy, he became a mailman at the central Worcester post office and retired after over 25 years. He rarely missed a day of work and would get up at 4:00 a.m. every day to stoke the coal fire so we would wake up to a warm house. He was a hard worker, funny, even funnier dancer, and loved his family.

Advise from Mom: 'Kimi, don't have kids and don't get married'. YES! I know you are thinking that this is super harsh advice and why would a mom say that? Trust me it is ALL in context (okay I did embrace advice #1 and tried advice #2). My mom was a very strong woman who worked hard to provide as best she could for her three kids and two to three dogs at a time. She went to all of our sports, drove us everywhere -- like a 5-star Uber driver, and kept the house in order. She gave me the advice because she was just plain tired and us kids and my Dad were driving her crazy most times. My mom was funny and goofy. The one trait that I was fortunate to gain from her was being strong and the sense of conviction. She was mamma bear and no one messed with her cubs.

Back to post South Korea adventure and how I got to writing this article. All healed up and bored out of my mind from recovering I decided to join corporate America and I landed a fantastic marketing job in Los Angeles working for an airline OEM parts company whose clients included most international airlines. The job was a great starting point, and marketing and sales is where I knew I should be – it's where I excelled. On the weekends I taught snowboarding at Mt High which rounded out the Cali life I dreamed about. Two years later, the company moved its marketing headquarters to San Antonio, TX. I chose not to follow as at that point I loved snowboarding too much to leave the snow. After a quick stint working as a personal assistant to Johnny Buss of the WNBA Los Angeles Sparks, I headed to Denver, CO and worked selling natural gas to commercial clients in the Denver/Boulder area. I kept my passion for snowboarding strong by dabbling in some jump competitions and riding as much as I could get in during the season. Lucky for us here in Colorado the season goes on and on!

Two years later, beautiful Colorado Springs is where I ended up and where I consider home. I hit the job market in 2000 and was extremely fortunate to work for Plasmon, a data archiving company on Garden of the Gods. I worked as a time and materials manager for eight years and every day it felt like I was working with family. We built strong friendships and after the company went bankrupt at the end of 2008 many of us still remain friends for life.

Somewhere in here, I must speak of my boys -- my beagles -- Handsome Henry and Little Luckey. Sadly, my Luckey at 16 years of age passed away one week after the photo shoot for this article. Handsome Henry is 18 years old and still a champ. These two



hounds kept me sane when coming home from an insane day. They are my everyday hiking companions and they have walked and run thousands of miles of trails with me in N. Cheyenne Canon. This is the one place where my mind rests. In between listening to nature, watching the hawks fly, getting out of the way of the pack of wandering deer or just talking to the locals, I simply am calm. This is my go-to place, my peaceful place, my engaging place, my church, my fresh air...my break. Soooo don't ask me 'How's the market' if you see me on the trails and open space ... I may not hear you.

My current career as a real estate agent was not planned and not a career I envisioned for myself prior to 2010. In fact, when that friend of mine mentioned that I should be a real estate agent, I was taken aback. My first house in Old Colorado City was bought without a real estate agent, as a for sale by owner and found in the newspaper (yup print) as an open house advertisement. My current home was also purchased as a for sale by owner with no agent representation. Both I remember as being stressful times trying to get to closing with no real understanding of the process. Without any history of working with an agent my only perception (without basis) was how fun and easy the career would be! Just show homes when you want, put a sign in a yard and meet clients, while wearing nice clothes. My colleagues and friends in the industry are probably smiling right now and totally agreeing that this is how many feel our profession truly works – we have a glamorous career. The fact is, being successful in real estate is not solely based one's financials, but how your clients and colleagues perceive you - would they jump on the chance to refer you? If you really work hard and do your absolute best 100% of the time our career choice turns into a lifestyle and that is what I was thinking last summer while driving north on I-25. I think, worry, read, listen, advocate, practice, dream (yes nightmares about deadlines) real estate all of the time, literally. I love what I do.

...and that my friends is how it comes full circle to Me: 'What!? Why would you say that?' now up and coming real estate agent!

The End.

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Executive Manager  
Empire Title of  
Colorado Springs, LLC

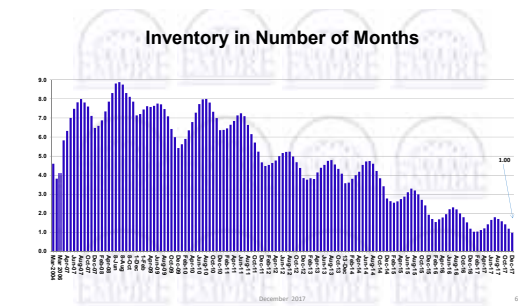
# “Inventory Story”

“Once upon a midnight dreary, while I pondered, weak and weary...” the local real estate market was nothing to write home about, especially if you were a Seller in it. The low point – and “it was a dark and stormy night” indeed – came in January 2009 when the number of residential homes sold was just 8.4% of the homes listed in the Pikes Peak Multiple Listing Service. Nine years ago this month, 413 homes closed out of the 4,925 listed on the MLS.

“It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness.” That time was not even when our area’s listings were at their highest. The previous peak, possibly of all time, hit prior to that in July 2007 with 7,065 homes listed for sale. The last peak came after, in July 2010, with 5,955 homes on the market. Also, though that was the lowest month of home sales since at least 2003, things certainly didn’t improve right away with only 464 homes sold the following January, 460 sold in January 2011 and 474 sold in January 2012.

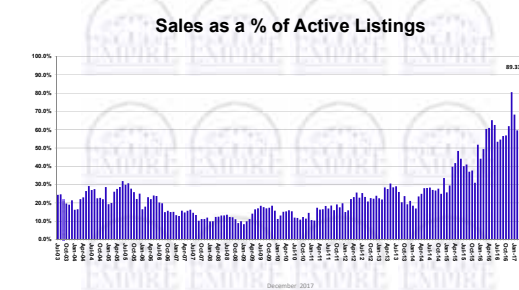
Then, “all this happened, more or less.” Now, our real estate market is making history! The number of listings has steadily declined to 1,350 in December 2017 – among the three lowest months in decades. The number of homes sales has also been declining because of the lack of inventory. December saw the fourth consecutive monthly decline, dropping to 1,206 sales compared to the all-time peak of 1,743 this past June. This has resulted in a record percent-age of listed homes sold last month of 89.33%!

“Happy families are all alike; every unhappy family is unhappy in its own way.” With this drought of listings, we have broken another record in the number of months of inventory available. Theoretically, if not one more house was listed for sale, it would take just a single month to exhaust what is currently on the market.



Of course, that is an extremely simplified story due to the disparity in home prices on the market. The median sales price in December 2017 of \$285,000 tied for second for the all-time high in our area; first place was just \$250 higher last June. Almost 63% of the homes sold last month did so at \$250,000 or greater. For the year of 2017, nearly 59% sold at or above that price – especially challenging or impossible for first-time buyers and lower-income families.

For Buyers that find something, they like in their price range, “My advice is, never do tomorrow what you can do today. Procrastination is the thief of time.” In these market conditions, it can also be the thief of “...and they lived happily ever after.”







By Robert O'Brien  
Real Producer's Reporter

To bite or not to bite

# Sexual Harassment

## Do you and/or your staff REALLY need sexual harassment training?

Everyone has seen the news reports of the downfall of dozens of celebrities, almost instantly going from famous to infamous overnight. Hollywood mogul **Harvey Weinstein**, *Today Show* host **Matt Lauer**, *FOX News* commentator **Bill O'Reilly**, *Saturday Night Live!* alum and comic-turned Senator **Al Franken**, former *FOX News* chief **Roger Ailes**, MSNBC's *Morning Joe* panelist **Mark Halpern**, and the list goes on and on. This seeming tidal wave of sexual harassment headlines isn't new, however. There was the infamous case of the (now Supreme Court Justice) **Clarence Thomas** Hearings (1991), the **Navy Tailhook Scandal** (1991 and the **David Letterman** "blackmail" sexual harassment incident, where Letterman admitted on his show of his improprieties with certain staff members when threatened with blackmail (2009).

While the famous get the headlines, the real story is that sexual harassment goes on every day in offices, in the field, almost anywhere where two or more people gather. A recent study found that:

1. 1 in every 4 women experience sexual harassment in the workplace.
2. A similar poll found 1 in 10 men experiencing sexual harassment as well.
3. A fourth of men are concerned of becoming falsely accused of sexual harassment.

So, what do you know about sexual harassment and how it might apply to where you work? What, exactly, or inexactly, constitutes sexual harassment in the workplace? Have you been a victim? Possibly an inadvertent (or worse) perpetrator? Is the subject complicated or is it one of those "you know it when you see it" things? Is there a difference if sexual harassment occurs in the field or in the office, with or by an associate or a client?

In the January, 2018 edition of the National Association of Realtors (NAR) Magazine, *Realtor Mag*, there is a little quiz you can take which tests your awareness of what constitutes sexual harassment ( <https://www.nar.realtor/RMOQuiz2.nsf/SexualHarassmentQuiz?OpenForm>). The correct answers will appear at the end of this article; don't peek! See how you do.

## QUIZ: Sexual Harassment Awareness

*Sexual harassment is a serious offense that not only interferes with work performance, but also can create a hostile, intimidating, and offensive work environment. Gain a better awareness of what constitutes sexual harassment with this simple test.*

1. **Most sexual harassment is based on sexual advances.**  
True  
False
2. **Before someone can complain of sexual harassment, he or she must have lost some tangible job benefit.**  
True  
False
3. **The company can be held liable for sexual harassment committed by its brokers or sales associates.**  
True  
False
4. **A broker can be held liable if a client, customer, contractor, or other non-employee sexually harasses a sales associate.**  
True  
False
5. **If you are talking to a co-worker about sexual fantasies and another sales associate overhears the conversation, that person can't complain of sexual harassment because the comment wasn't directed at him or her.**  
True  
False
6. **If a person submits to sexual harassment and engages in a sexual act with someone from the office, he or she can't complain about it afterward.**  
True  
False



*The NAR Code of Conduct and Sexual Harassment Policy* includes the following types of behavior which can be classified as sexual harassment:

**“Verbal:** Sexual innuendoes, suggestive comments, jokes of a sexual nature, sexual propositions, threats.**“Non-Verbal:** Sexually suggestive objects or pictures, graphic commentaries, suggestive or insulting sounds, leering, whistling, obscene gestures.**“Physical:** Unwanted physical contact, including touching, pinching, brushing the body, coerced sexual intercourse, assault.The policy continues: *“Whatever form it takes -- verbal, non-verbal or physical -- sexual harassment is insulting and demeaning to the recipient and cannot be tolerated. Sexual harassment of any member or staff by any member or staff will not be tolerated.”*The National Association of Realtors posts it's sexual harassment policy on it's website: <https://www.nar.realtor/ae/manage-your-association/association-policy/code-of-conduct-and-sexual-harassment-policy>.

## Question: As a company do you have to offer sexual harassment training in Colorado?

According to *the nolo.com/legal-encyclopedia*, (<https://www.nolo.com/legal-encyclopedia/do-conduct-workplace-training-harassment.html>), the answer to that question is “no.” From the research *Real Producers* has done on the topic, it seems highly advisable regardless of the size of your company (say, two or more?) to offer sexual harassment training. There are only two states as of this writing which require companies to provide sexual harassment training (neither is Colorado). Sexual harassment training *could* be required, however, as the *result of a legal claim against your firm*. Wouldn't you like to be able to demonstrate in that instance that you offered training prior to any incident?



According to **AnnaMarie Mudd**, long-time Sellstate Alliance Realty agent and Realtor, teacher and trainer, “there are good reasons to provide training to everyone in your company:

- Training establishes standards of acceptable and appropriate behavior and tells employees what to do if they think they’ve experienced harassment.
- It reinforces the message (already sent by your policy) that the company is serious about preventing and correcting violations.
- By training supervisors, an employer prepares its frontline responders to watch for, prevent, and address potential problems early and effectively. This will promote a work environment that’s comfortable, functional, and legally compliant. It will ensure that your company becomes aware of brewing trouble as soon as possible. And, it will help your company defend itself against certain types of harassment claims.
- Some companies resist training because it costs time and money. However, investing in training is a really cost-effective preventive measure. Training protects employees and employers from the greater damage (to emotions, productivity, and the bottom line) that harassment can inflict in the workplace.

The **Federal Government** weighs in on this topic with a surprisingly concise description of sexual harassment. According to the **US Equal Employment Opportunity Commission**, “It is unlawful to harass a person (an applicant or employee) because of that person’s sex. Harassment can include “sexual harassment” or unwelcome sexual advances, requests for sexual favors, and other verbal or physical harassment of a sexual nature. Harassment does not have to be of a sexual nature, however, and can include offensive remarks about a person’s sex. For example, it is illegal to harass a woman by making offensive comments about women in general. Both victim and the harasser can be either a woman or a man, and the victim and harasser can be the same sex. Although the law doesn’t prohibit simple teasing, offhand comments, or isolated incidents that are not very serious, harassment is illegal when it is so frequent or severe that it creates a hostile or offensive work environment or when it results in an adverse employment decision (such as the victim being fired or demoted). The harasser can be the victim’s supervisor, a supervisor in another area, a co-worker, or someone who is not an employee of the employer, such as a client or customer.”

[https://www.eeoc.gov/laws/types/sexual\\_harassment.cfm](https://www.eeoc.gov/laws/types/sexual_harassment.cfm)

### Where can you get Sexual Harassment training?

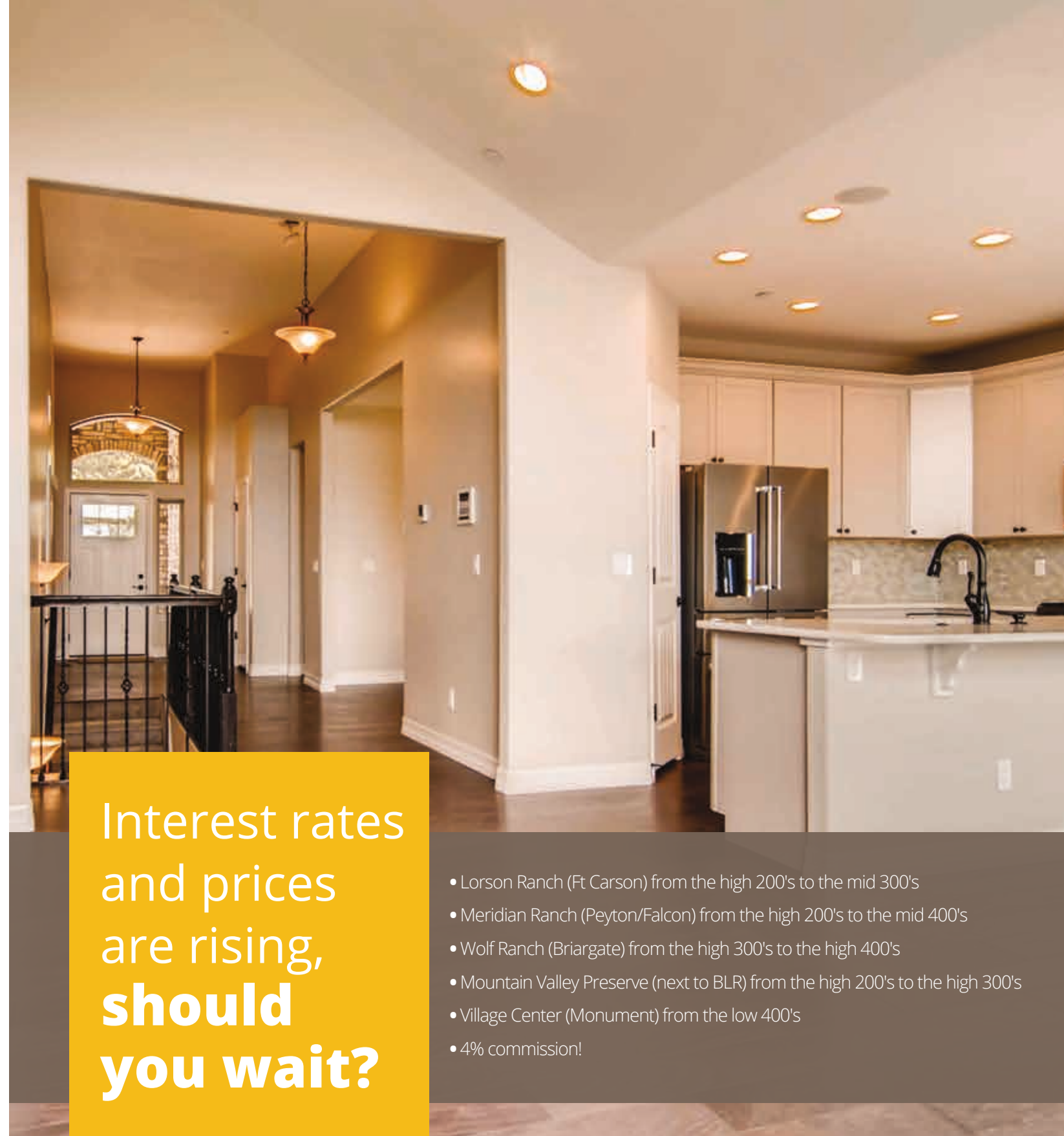
There were *21,600,000* results when we searched “Sexual Harassment Training” in Google. Prices for what were mostly online courses ranged from \$45 for an individual, two-hour online course, to \$1500 on up for group training. *Real Producers* is not going to provide a list of available training as it would require vetting each one. We suggest you carefully look-into the qualifications of the provider to offer such training and certainly find

out what you can regarding user satisfaction and any complaints. Do they offer certification of any kind? Do they offer one-time or ongoing training? Is it *just* online or do they offer on-premises training, such as Thomson Reuters? Having minimally a company “Sexual Harassment” manual/policy everyone can read, where owners and managers, brokers and Realtors, can sign and date that they read and agree to comply with your policy, seems essential. How about a staff meeting with Q&A and openness? The last thing anyone wants, in the field or in the office, is a toxic workplace. Or where a current employee is experiencing a situation that is causing them, and possibly others in the firm, great discomfort, fear and poor performance. Get ahead of any problems. Be prepared. Look at all the people and companies that that were shocked, shocked, that suddenly an employee, co-worker or you stand accused of sexual harassment or worse. Or that someone in your company, or a co-worker or you are a victim of sexual harassment, or worse. It happens. It’s happening. Minimize the risks; it just makes sense. Note: *This article is addressed to employees, managers and owners. If the company you work for does not offer sexual harassment training, show “the boss” this article.*

### Quiz Answers:

1. **False** Sexual harassment can be a power issue and may not involve an actual advance
2. **False** No tangible benefit, such as a promotion or a pay raise, needs to have been lost for sexual harassment to occur. Actions that create a hostile work environment are also illegal.
3. **True** The company may be held liable for sexual harassment by the broker and, in some cases, the sales associates during work-related activities
4. **True** The broker may be liable if he or she was notified of the conduct and failed to take immediate corrective action
5. **False** If a conversation interferes with the person’s work and creates an offensive, intimidating, or hostile work environment, it may be sexual harassment.
6. **False** The issue is whether the advances were welcome, not whether the complainant’s participation was voluntary.

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# Radon Awareness:

*What This Certified Radon Tech Would Like Realtors to Know*



By Treese Kjeldsen, Ground Floor Home Inspection Certified Radon Tech and Executive Administrator

There are three things I have been told by experienced realtors as I am setting up/ taking down radon tests in homes, that I would like to address. The first is: *Radon is just a bunch of hogwash anyway*, or variations of that theme. The science behind radon and radon measurement is well-established. All realtors should familiarize themselves with The Citizen's Guide to Radon, which can be found at this link and is free:

[https://www.epa.gov/sites/production/files/2016-12/documents/2016\\_a\\_citizens\\_guide\\_to\\_radon.pdf](https://www.epa.gov/sites/production/files/2016-12/documents/2016_a_citizens_guide_to_radon.pdf). Radon exposure is the second-leading cause of lung cancer (second to smoking, of course), and the leading cause among non-smokers. Doctors are just beginning to look at home testing of radon when lung cancer is present in families that are non-smokers and have resided in their home for a lengthy time. Additionally, 65% of the homes tested in Teller County and 46% of the homes tested in El Paso County have radon above the EPA recommended maximum of 4.0pCi/L. I think the "hogwash" idea is because radon gas is colorless, odorless, and tasteless. I like to say "it won't kill you overnight like carbon monoxide, but it can kill you and your family in 20 years." From the above EPA publication: "Radon is a radioactive gas. It comes from the natural decay of uranium that is found in nearly all soils. It typically moves up through the ground to the air above and into your home through cracks and other holes in the foundation. Your home traps radon inside, where it can build up. Any home may have a radon problem. This means new and old homes, well-sealed and drafty homes, and homes with or without basements." One home can test high, the next-door neighbor can test low. You don't know until you test!

This brings me to the second thing I hear all the time: *We don't need to test for radon because we don't have a basement*. According to my RTCA Radon Measurement Operators Course Manual, basements do have the highest concentration of radon, because they tend to be more "buttoned up" even in the summer. However, if your home is on a radon source and permeable soil, and during the winter months when it's closed up, the ground-floor level is your lowest level for radon collection purposes. Each level up in a home measures approximately half the level below. If the basement measures out at 10.0 pCi/L, the first floor can be assumed to be 5.0 pCi/L, second floor 2.5, etc. Notice in this case, the first floor is still dangerous to breathe. A first-floor can easily collect as much as

a basement, although it tends to be more easily dispersed by opening windows in the summer ... unless the AC is running all summer and just recirculating the radon through the home.

The third statement is something along the lines of: *we don't need to test, we're not on granite*. Radon is a decay product of uranium, naturally occurring; and as a result of mining. Radon has its own decay products, which are the actual cancer-causing culprits. I don't even want to be reminded of the chemistry from my cert course! I think the confusion here is that you probably don't know what your home is really built on, and that it's also affected by air pressure differentials, holes in the foundation, radon in the construction materials themselves, the water content of the soils. The air pressure in a house is generally less than in the surrounding air and soil; this makes the house act like a vacuum, drawing soil gasses including radon up into the home. Where did this "granite" thing come from? Not sure, but here's something interesting and logical when you think about it: If your home is built on a solid granite slab, the radon will actually move up and around the solid slab, perhaps totally missing your home on its journey up through the soils. If your home is on gravel or sand, the soil gasses move as straight up as possible, possibly entering your home through foundation cracks or around pipe/electrical entrances.

#### Interesting things about radon and radon testing:

1. Sellers will sometimes read online that putting a fan on the test apparatus will lower the result. That can happen.....but sometimes the fan acts to create more of an air pressure differential in the home and can pull more radon into the home, and can increase the radon measured. Karma.
2. Wind and rain can affect the test results. Lots of rain can "flood" the pathways in the soil that the radon gas takes upward through what's under the home, and can force more radon into the home. Wind can increase the air pressure differential between the home and the soil, pulling more radon up into the building.

The great thing is that radon gas is easily, and not too expensively, mitigated once found, keeping your clients safe and healthy.

Photo credit: chainsawjournal.com  
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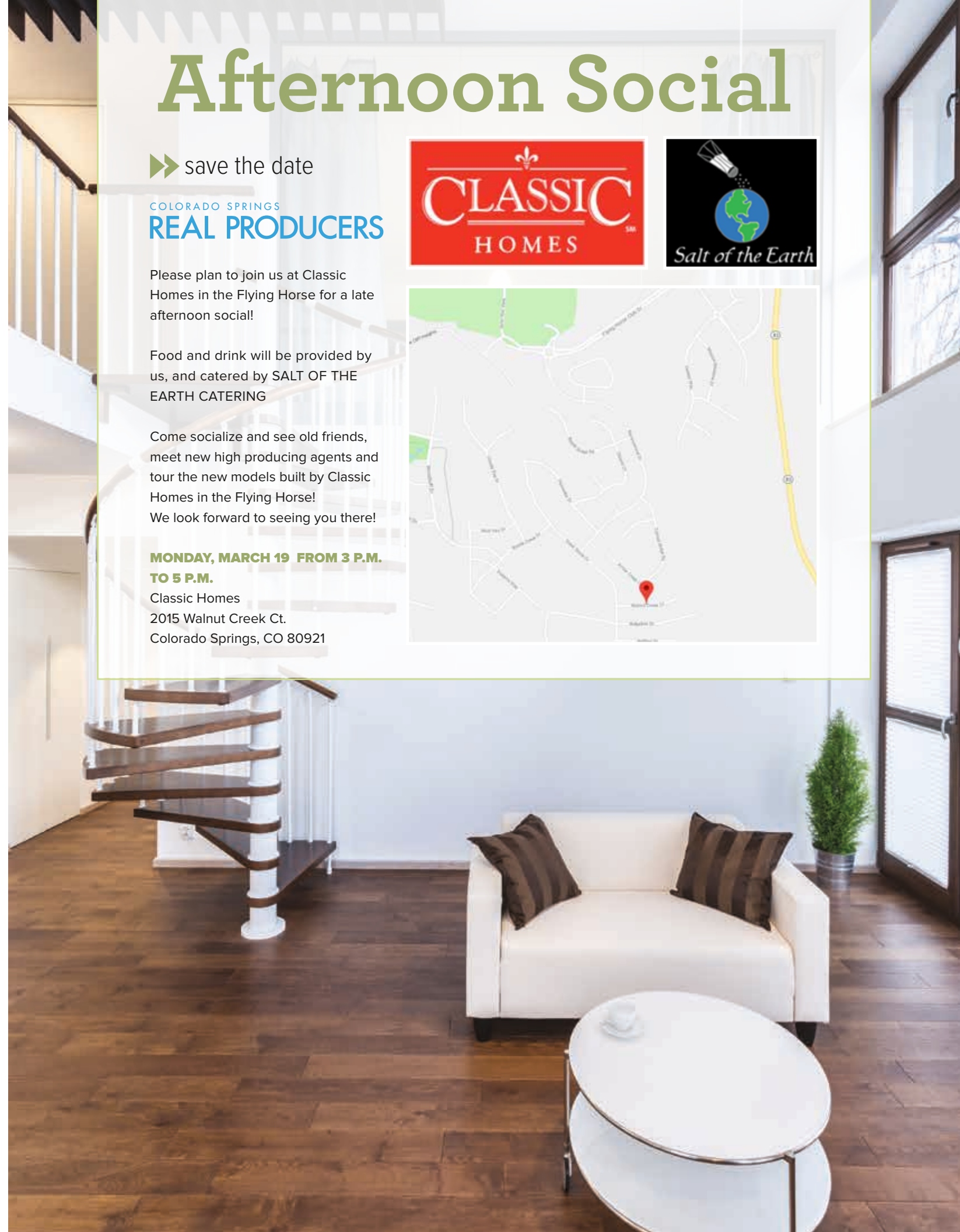
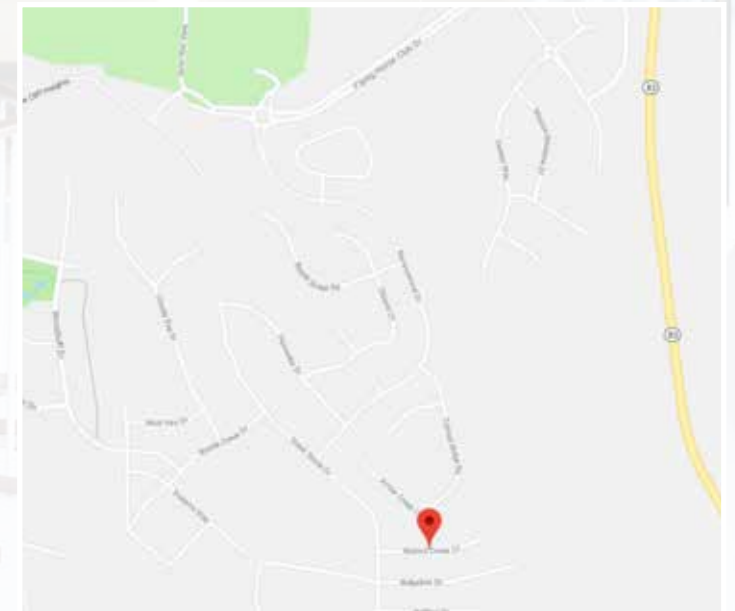
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# INDIVIDUAL STATS

Top Agents From 2017 current as of 2/8/2018

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

#	Name	Office	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Mark Ewell	Turner Associates	192	0	192	\$57,975,146	\$0	\$57,975,146
2	Lana Rodriguez	RE/MAX PROPERTIES, INC.	56	109	165	\$14,994,700	\$29,136,245	\$44,130,945
3	Dean Weissman	The Platinum Group, Realtors	35	25	60	\$21,681,450	\$9,579,762	\$31,261,212
4	Tammi Stuart	Keller Williams Clients Choice Realty	33	34	67	\$12,867,483	\$11,193,072	\$24,060,555
5	Kathy Loidolt	Flying Horse Realty	31	29	60	\$12,431,500	\$11,403,751	\$23,835,251
6	Suzanne Adamson	All Seasons, LLC	101	40	141	\$18,346,450	\$4,251,127	\$23,806,877
7	Chris and Mary Watson	Re/Max Real Estate Group	34	37	71	\$10,751,700	\$11,316,795	\$22,068,495
8	Derek Wagner	Keller Williams Premier	33	34	67	\$11,275,209	\$9,718,696	\$20,993,905
9	Jodi Bohenna	Keller Williams Clients' Choice	39	27	66	\$11,986,200	\$8,660,345	\$20,646,545
10	Mark Salas	3595 E Fountian BLVD #250	30	55	85	\$759,000	\$12,588,610	\$18,904,335
11	Michelle Fisher	RE/MAX Properties, Inc.	20	44	64	\$12,478,900	\$6,385,100	\$18,864,000
12	Chad Lauber	Coldwell Banker Residential	10	60	70	\$3,877,000	\$14,248,551	\$18,125,551
13	Dave Sanders	Re/Max Real Estate Group	37	27	64	\$8,411,400	\$8,705,901	\$17,117,301
14	Amber Wolcott	RE/MAX Real Estate Group	15	45	60	\$3,552,500	\$12,547,950	\$16,100,450
15	Craig McConnell	Avalar Real Estate	35	20	55	\$9,923,500	\$6,115,500	\$16,039,000
16	Mike Rosenhahn	Great Colorado Homes	17	32	49	\$5,298,408	\$10,515,002	\$15,813,410
17	Rob Henderson	ERA Shields Real Estate	29	18	47	\$9,558,359	\$6,184,500	\$15,742,850
18	Cindy Linder	RE/MAX Advantage	34	25	59	\$8,394,013	\$7,331,792	\$15,725,805
19	Kim Klapac	Coldwell Banker Residential Brokerage	27	26	53	\$7,357,900	\$8,049,836	\$15,407,736
20	Blake Barcus	Bold Street Properties			25	\$14,790,807	\$525,000	\$15,315,807
21	Linda Lafferty	The Platinum Group	15	22	37	\$5,684,000	\$9,335,133	\$15,019,133
22	Leighanne Potts	RE/MAX Properties, Inc.	18	35	53	\$3,915,800	\$10,853,150	\$14,768,950
23	Pam Palone	RE/MAX Properties, Inc.	29	25	54	\$6,974,000	\$7,024,950	\$13,998,950
24	Bill Hourigan	The Platinum Group, Realtors	22	15	37	\$7,358,950	\$6,239,096	\$13,598,046
25	Russ Winther	Weichert, Realtors-PikesPeakGroup	16	31	47	\$4,364,250	\$8,108,000	\$12,472,250
26	Lisa Robinson	RE/MAX Advantage	21	22	43	\$5,651,625	\$6,218,339	\$11,869,964
27	Dana Williams	RE/MAX Advantage	16	22	38	\$4,953,500	\$6,877,611	\$11,831,111
28	Jamie Krakofsky	Remax Real Estate Group	13	31	44	\$3,818,200	\$7,940,600	\$11,757,800
29	Meri Burgess	The Cutting Edge, Realtors	27	25	52	\$6,922,300	\$4,736,149	\$11,658,449
30	Maggie Easton	RE/MAX Properties, Inc.	14	14	28	\$5,017,400	\$6,388,750	\$11,406,150
31	Craig Rogers	The Platinum Group Realtors	10	16	26	\$3,317,000	\$8,025,250	\$11,342,250
32	Casey Fortune	Great Colorado Homes	8	23	31	\$2,088,000	\$9,227,800	\$11,315,800
33	Lauren Stadjuhar	Re/Max Properties, Inc	12	9	21	\$6,696,500	\$4,553,889	\$11,250,389
34	Dan Donovan	RE/MAX Advantage Realty	25	10	35	\$7,915,600	\$3,165,766	\$11,081,366

#	Name	Office	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
35	Ann Heiring	RE/MAX Advantage	11	20	31	\$3,571,800	\$6,753,095	\$10,324,895
36	Chris J Clark	Pikes Peak Homes and Land	14	24	38	\$7,168,700	\$2,774,900	\$9,943,600
37	Jennifer Montoya, MBA	Coldwell Banker Residential Brokerage - Colorado Springs	17	16	33	\$4,168,100	\$4,951,957	\$9,120,057
38	Rachel Buller	Manitou Springs Real Estate, LLC, Rachel Buller	20	9	29	\$6,082,616	\$2,662,000	\$8,744,616
39	Cheryle Burgess	RE/MAX Advantage	15	12	27	\$4,988,200	\$3,704,362	\$8,692,562
40	Darcy Lee	Coldwell Banker Residential	14	15	29	\$3,993,900	\$4,619,300	\$8,613,200
41	Pamela Weatherford	Colorado Springs Best Real Estate Keller Williams Clients Choice	13	11	24	\$3,738,675	\$4,863,043	\$8,601,718
42	ROBIN M SEARLE	Sellstate Alliance Realty	14	15	29	\$3,840,593	\$4,712,633	\$8,553,226
43	Ryan Moberly	Remax Real Estate Group	15	18	0	\$3,641,000	\$4,677,200	\$8,318,200
44	Marnie Terry	RE/MAX Advantage	11	7	18	\$5,029,400	\$2,754,500	\$7,783,900
45	Cristina Delacruz	RE/MAX Advantage	16	13	29	\$4,199,600	\$3,572,993	\$7,772,593
46	Amy Cerrone	RE/MAX Advantage	13	10	23	\$3,725,500	\$3,556,751	\$7,282,251
47	Peggy Ulmer	ERA Shields	7	18	25	\$1,611,000	\$5,509,052	\$7,120,052
48	Lorraine Sayer	RE/MAX Advantage	11	12	23	\$3,044,500	\$4,028,382	\$7,072,882
49	Roxann Siudzinski	RE/MAX Advantage	12	8	20	\$3,710,700	\$2,956,400	\$6,667,100
50	April DeNio	IBEX Realty Group	13	8	21	\$4,115,695	\$2,526,510	\$6,642,205
51	Sheri Booth	Keller Williams Clients' Choice Realty	27	0.8	27.8	\$6,458,900	\$140,750	\$6,599,650
52	Cheryl Pixley	RE/MAX Advantage	17	10	27	\$4,375,150	\$1,978,100	\$6,353,250
53	Ben Quigley	RE/MAX Advantage	8	18	26	\$1,861,700	\$4,429,508	\$6,291,208
54	Gordon Dean	RE/MAX Advantage	12	13	25	\$3,377,500	\$2,893,950	\$6,271,450
55	Jonathan Cole	RE/MAX Advantage	12	9	21	\$3,743,400	\$2,525,962	\$6,269,362
56	Stephanie Diede	RE/MAX Advantage	11	7	18	\$3,215,000	\$2,844,100	\$6,059,100
57	Dan Menna	RE/MAX Advantage	10	13	23	\$2,499,000	\$3,554,593	\$6,053,593
58	Gary Jordan	RE/MAX Advantage	7	11	18	\$2,142,000	\$3,717,010	\$5,859,010
59	Mary Lynch	RE/MAX Advantage	11	9	20	\$2,449,000	\$3,237,500	\$5,686,500
60	Jesse Campillo	RE/MAX Advantage	7	10	17	\$2,700,300	\$2,595,278	\$5,295,578
61	Michael Jensen	RE/MAX Advantage	9	5	14	\$2,872,470	\$2,194,000	\$5,066,470
62	Geraldine Berry	RE/MAX Advantage	6	11	17	\$1,439,500	\$3,332,591	\$4,772,091
63	Tiffany Black	RE/MAX Advantage	5	8	13	\$1,255,000	\$2,468,516	\$3,723,516

**Disclaimer:** 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.



# TEAM STATS

Top Agents From 2017 current as of 2/8/2018

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

#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Monica Breckenridge	251	210	461	\$64,506,395	\$58,273,200	\$122,779,595
2	Brian Maecker	117	67	184	\$33,489,908	\$21,535,533	\$55,025,441
3	The Kibler Group	83	114.4	197.4	\$21,277,995	\$27,798,219	\$49,076,214
4	Cole Underwood	52	52	104	\$16,724,644	\$18,738,353	\$35,462,997
5	The Bobbi Price Team	75	39	114	\$24,250,000	\$10,750,000	\$35,000,000
6	Dave Brown Team	81	63	141	\$18,538,000	\$15,527,762	\$34,065,762
7	Roshek Group	46	66	112	\$15,090,425	\$17,268,783	\$32,359,208
8	Jason Daniels & Associates	40	69	109	\$11,224,200	\$20,059,071	\$31,283,271
9	Jerry Clark	57	35	92	\$16,837,950	\$13,198,576	\$30,036,526
10	Darrell Wass	39	45	84	\$14,119,400	\$15,518,975	\$29,638,375
11	The Sanders Team	56	63	119	\$10,639,800	\$18,229,321	\$28,869,121
12	The Becky Gloriod Partners	27	20	47	\$17,117,790	\$10,685,864	\$27,803,654
13	The Fisk Team	42	35	77	\$12,085,101	\$12,552,611	\$24,637,712
14	Chris Schaller	36	54	90	\$9,904,800	\$14,235,181	\$24,139,981
15	Kimberly Hunstiger	35	39	74	\$10,646,310	\$11,754,057	\$22,400,367
16	Bruce Betts	41	21	62	\$13,071,040	\$7,613,709	\$20,684,749
17	Jacob Burger	14	33	47	\$4,791,550	\$9,666,546	\$14,458,096
18	The Dunfee Group- Keller Williams Partners	25	30	55	\$6,543,550	\$7,532,766	\$14,076,316
19	Wendy Henderson	12	10	22	\$6,454,200	\$4,707,984	\$11,162,184
20	Integrity 1st Team CO	7	13	20	\$2,288,000	\$3,632,866	\$5,920,866

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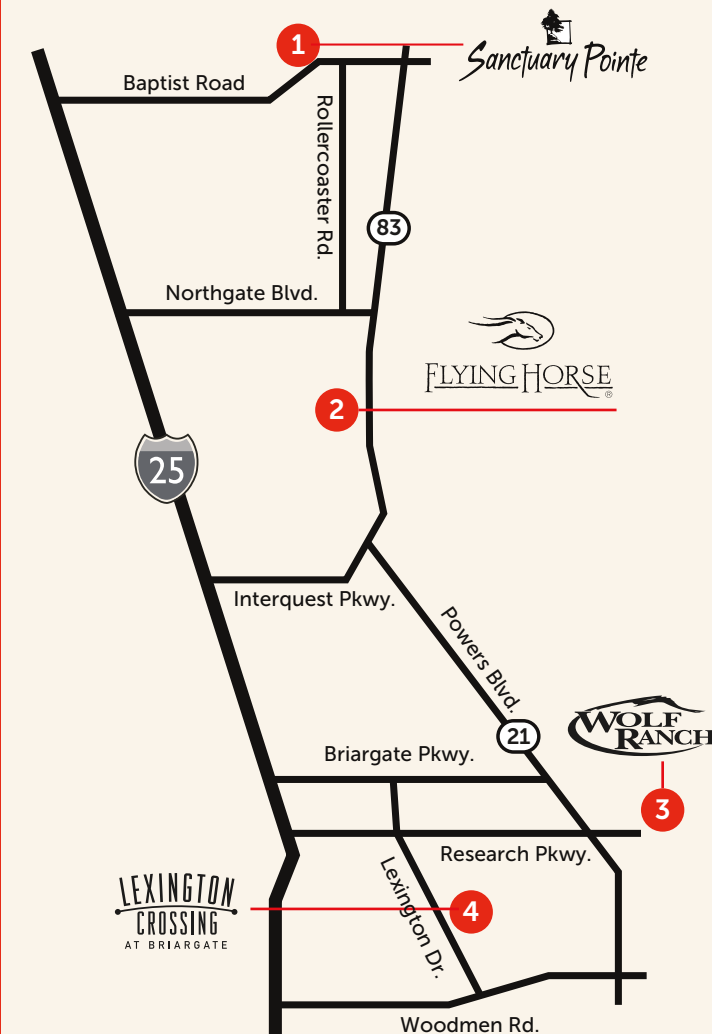


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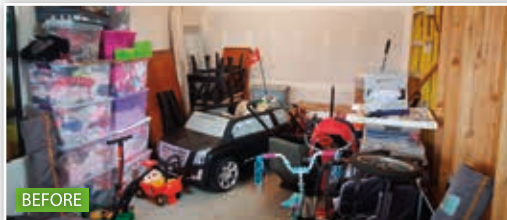
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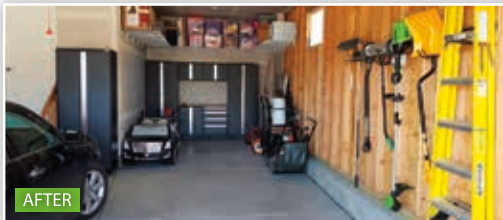
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