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» publisher's note

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HAPPY NEW YEAR, ROCKSTARS!

I hope this message finds all of you well rested and ready to start 2019 with goals set and ready to knock it out of the park!

I am looking forward to another very successful year of growth, both personally and professionally. We have an interesting article this month on long-term interest rates, and I encourage you to read it.

The economy is strong and getting stronger each month, and with it should bring more buyers and sellers to our Colorado Springs market!

Good luck and best wishes to all as we start 2019.

MARK VAN DUREN • Publisher
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Treasure DAVIS



My husband Aaron and I were living in Salida, Colorado both working our tails off to contribute to our family's success. We had a beautiful baby girl, Serenity Aryn. She was born 8 weeks early, a nerve-racking time for my husband and I. Aaron was working at Buena Vista Correctional Facility, while also running a successful sprinkler business. I was also working at Buena Vista Correctional Facility and owned a wedding store called Wedding Treasure's. We both worked countless hours, knowing that the time we invested into our family now, would payoff in the future. My father in law also had a career in real estate in Colorado Springs. He was very successful at it, making six figures and yet somehow made it look easy.

When Serenity was 1 year old Aaron and I made the hard decision to sell our businesses and leave our state jobs. We living in my husband's hometown of Salida, Colorado. He is related to a plethora of people there, so there was a bit of comfort in knowing that we were surrounded by support of loved ones. Once we decided to sell our businesses and leave our state jobs, we knew we were in for a hard haul. We also made this decision very thoughtfully, knowing it would be difficult, but completely worth it. We made this decision on behalf of our family, but most importantly for our daughter.

We moved to Colorado Springs in 2005. Even though I am native to Colorado Springs I was raised in Kansas City, Missouri. I loved Colorado Springs, it was the most quaint, big town that I knew of. I knew Colorado Springs had so much to offer, but I didn't actually know where to start. What I did know, is that I

was ready to hit the ground running, but not sure of how I was going to be successful in real estate. Four months into our move to Colorado Springs my father in law had an amazing opportunity that presented itself to him. This opportunity took him away from real estate. When he left town he also left with his knowledge, his database and contacts with him, in his mind.

Thankfully, I was able to surround myself with an incredible group of people who showed me the ropes. These mentors selflessly took the time, shared their valuable knowledge and experience, and demonstrated the value that contributed to overall success of their company. We developed a business relationship, friendship, and became family. I am so thankful in the time, attention, and faith that they instilled in me. I will forever be grateful in those friends who I worked alongside with.

During this transitional time in our life, we were again blessed with another precious baby, our son, Sterling Michael. To our despair, Sterling was carried full term, but still born April 21st, 2008. This tragedy flipped our world upside down, our lives were devastated. As you can imagine, the simplest of things like getting out of bed, felt impossible. On one hand, I had a successful real estate business, on the other I was drowning in sorrow and didn't know how to put one foot in front of the other.

Through His saving grace, I had some amazing best friends in real estate who came along side me, uplifted me, and supported me through my tribulations. This support helped me endure what was the most painful experience in my life, and ensured that my successful business would not falter. My friends and colleagues supported my well-being, and that of our clients. They made sure I was going to be okay, and helped me to facilitate a first-class experience for our clients. One memory I'll share that will forever stay in my heart is from the outpouring of love and support from my clients, that attended my son's funeral. When I reflect on this time, it always brings a smile to my face. Even though remembering still hurts, it is impossible to forget the people who were there for me through this devastating tribulation. Even in the instance where no one knew what to say to me, no one knew how to comfort me, I always knew that they were there when I needed them. My clients and colleagues stayed by my side and never let me falter. This incredible act of kindness and grace, was a pivotal time in my life. My clients showed me that I was much more to them, than just a realtor or someone





who helped them buy or sell a home. My clients and colleagues kept me in real estate, and I will forever be their friend and trusted advisor. That experience did and will forever keep me grateful to the friends and family I have made in real estate.

During this intense time of healing, my company had to shut its doors due to the poorly performing market in 2009. This meant that I had to find a new office. I had trepidations during my interview, but was so touched when the broker had the courage to say my son's name during my interview. He remembered me pregnant with him, he acknowledged my story, and expressed his condolences for my loss. That's when I knew that this opportunity to work for this broker would be life changing, and I am truly blessed to work for him. His deliberate act of compassion and sympathy, acknowledgement of my pain, and support through healing, was exactly who I wanted to align myself with. They have continued to teach me

about the everchanging fluctuation in real estate practices, prompting me to always do what is right, and showing me that integrity and care is what matters most.

In 2010, Aaron and I welcomed another blessing to our family. We had our daughter Addyson Faith, and at that moment I knew my life was complete. Although the process stirred up many mixed emotions, fear, and doubt, I knew that we were meant to be her parents, and she would be everything our family needed. She was born healthy and has continued to thrive. For us, this was truly a dream come true. For me it was hard to exercise the faith through fear, but I knew that GOD was in control. Through 9 long months, I had to make a conscious effort to step back and exercise faith. Addy is our miracle, the missing piece to our family, and we are so grateful for her.

Fast forward to 2012, my family was complete and I was laser focused to working hard for this family and providing them with a stable future. Through hard work, I was blessed to have more leads than I knew what to do with. Through my tenure in real estate, I was blessed to meet some incredible people, some who left lasting impressions. I reached out to an agent that I really enjoyed working with in the past. I asked her if she wanted some refer-



als. At this time, I had an incredible assistant Angela. Not only is Angela amazing at what she does, she fully supports me, always has my back, and deeply cares about clients the same way that I do. One of the hardest things in business is finding someone in the business who's ethics align with yours. So when you find that person, hang on to them because you will go far. Before I knew it, I started building a team, common practice now, but a rare sight back then. Not knowing much about team structure, etc. Angela and I teamed up with our first sales partner. Seeing our strengths and abilities, we continued to add to the team, very organically and with a firm plan, goals and objectives in place with aspirations of with the aspirations of building an amazing team with a rock solid culture.



Since then we have built up a team of 16 people. The team is made up of 8 sales partners. The team dynamics include myself, our listing manager, transaction manager, marketing manager, virtual assistant, ops manager, a CFO, and a director of first impressions. This team is dynamic, not only in contributions, but in personality, abilities, and philosophies. One thing we all agree on is our dedication to the public, integrity in operations, and our love of real estate. Our team this year has sold over 330 homes. We are committed to operational excellence, working smarter, not harder and streamlining the process for buyers and sellers. We truly understand the milestone, hardships, and stresses that are synonymous with buying or selling a home. We do everything in our power to lighten your load, and reduce the stresses. One thing I always promote to our team, and ensure they promote to others, is our team's core values.

Our core values include the word Charity which is what we love. We love to be involved in our community, creating a culture of awareness, hope and joy. As a team, we are fulfilled in helping others, so charity is our watchword. Our other core values include confidence, adaptability and innovation. We understand that the market changes, we want our clients to know that we are not only malleable with the changes, but we are confident in doing so. We strive to remain on top of the changes, and innovate new and creative ways of doing things. Some other core values are honesty and reliability. The moral and ethical fiber of our beings are reflected in the services we provide, with authenticity and trust-building. Lastly, we believe in teamwork and being yes-minded.

There is nothing we can't accomplish when working together and staying positive. We will stop at nothing to gain optimal client satisfaction. We measure our success, based off the happiness and satisfaction of our clients before, during and after the sale.

As I reflect back on what this business means to me, I cannot articulate the fulfillment that my experience has added to my life. I cherish every opportunity that I have to meet someone, through happy times, sad times, and arguable some of the roughest times of their lives. I too was once a person, going through the hardest time in my life, and the people are what saw me through it. Because of my experiences, my career is my life, and my life is my passion. I truly love to serve others, and be a person of value, to everyone that I meet.

I want my clients to know that my end goal is to bring happiness and peace, during one of the most stressful and biggest investments in a person's life. I will never stop trying to improve and will always put client satisfaction first. I sincerely appreciate your forever friendships.

I want my family to know that, you all are the reason I get out of bed every morning and work hard. Through your eyes, I see what I mean to you, I know you are proud, and you are the reason for it. I could never do what I have done, invested countless hours and late nights, without the support of my husband and understanding of my daughters. I love you all endlessly, and appreciate the opportunity to provide for your future, and it's my greatest blessing to be your mom and wife.

I want my teammates to know, that none of this would be possible without your hard work, loyalty, and unyielding support of myself and our team. You all never cease to amaze me, and I'm not sure how I am so fortunate to have found all of you. You all inspire me everyday, and I will never stop working for you and trying to enrich your lives. I hope to be that mentor in your life, that you can reflect back on for years to come. You are my teammates, but also my best friends. We are definitely stronger together!

This has truly been a fulfilling career, meeting some of the most amazing people, and I'm not finished yet. I will continue to strive to transform the real estate world into something unimaginable. The experiences that I have had, both good and bad, has forever changed the trajectory of my life. I am so grateful for all the hardship and lessons that it has taught me. I could never express the thanks, for the love and support that I have been shown in this career. I will work a lifetime to begin to payback the unspoken debt, to that of my family, friends, acquaintances, teammates, and clients. I love you all, and you will forever be in my heart.

Wishing you all blessings in 2018 and beyond!

Camellia Coray



Signature Group

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The CC Signature Group, with Coldwell Banker Residential Brokerage, has a team goal of volunteering six times a year, giving back to the community in a variety of ways. In September, the team of agents and administrative staff spent the afternoon volunteering at Crossfire Ministries' food and clothes pantry, located at 2120 E. La Salle St. While helping distribute food and working behind the scenes, the team learned about the mission at Crossfire Ministries, a Christian, faith-based nonprofit organization "seeking to put God's love into action, and dedicated to offering hope and encouragement for a changed life by furnishing the daily necessities to those in need."

Crossfire Ministries has the following objectives:

To provide food, clothing and other basic items of daily living to those who lack them

To offer education and guidance that inspires and equips for greater social and financial responsibility

To engage in Christ-like activity that meets the requirements of a "fertile ground" ministry to those who give time, labor and finances into our cause

To welcome and foster volunteer service from outside sources who have a heart to serve their fellow man

Spreading the Gospel of Jesus Christ through steadfast obedience to His great command "to love Him with all our heart and love our neighbor as we love ourselves"

The CC Signature Group believes strongly in the great work of Crossfire Ministries, and were involved in their holiday activities, including the annual Thanksgiving distribution and Christmas Giveaway. The group plans to be involved with their ongoing activities throughout the year.

Crossfire Ministries' vision goes to the heart of their mission: "We show up for the short term and with loose hands allow God to guide the long term. We go where God leads."



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Crossfire Ministries has opportunities for everyone to get involved and be a part of the good work they are doing throughout the year. For more information on donating time, food and clothing, please call Leslie to schedule an appointment, at 719-447-1806 or 719-650-4336.

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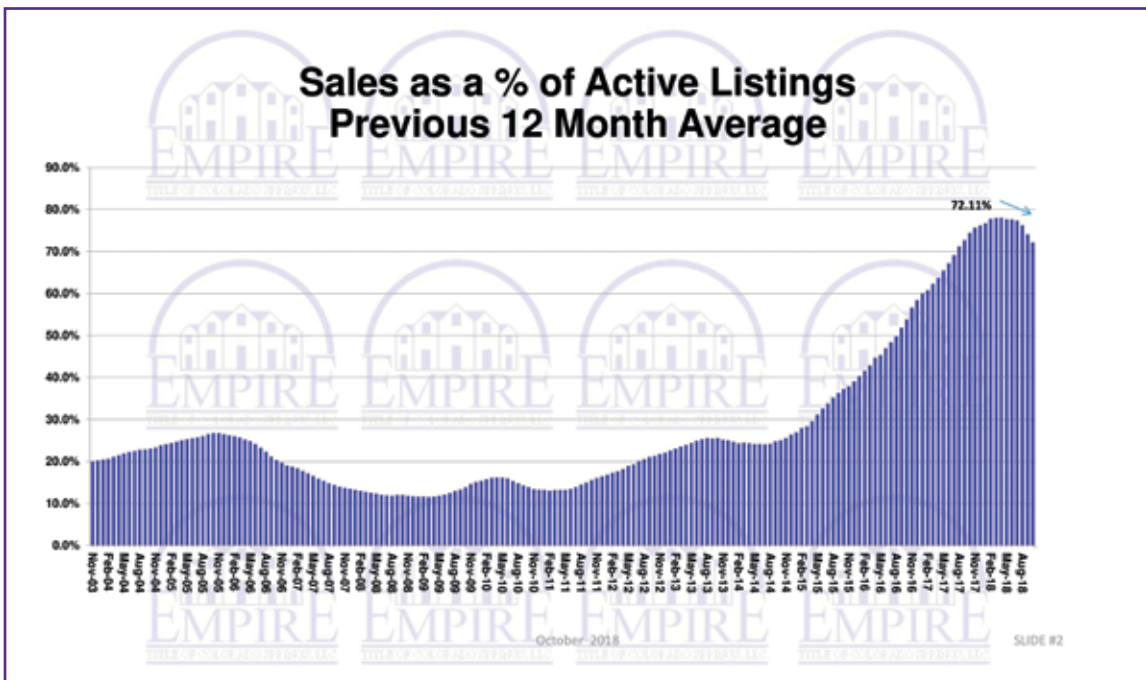
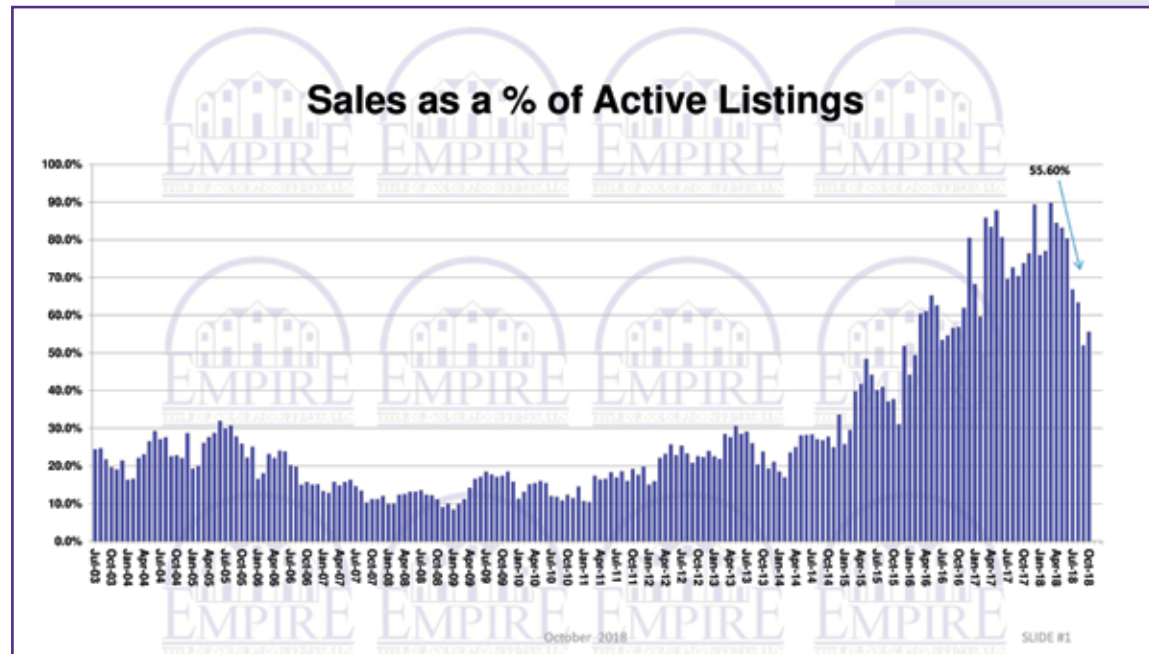


By Michael Podoyak,
Executive Manager of
Empire Title

OVER *the* HUMP



In October, 55.6 percent of the listings on the real estate market sold that month. Though that was a bump up from the month before, it was still a significant dump from the peak of 89.8 percent in March 2018. Those incredible percentages that date back to December 2016 are indeed incredible – and not sustainable. I can hear your heart thump from here.



Historically, the percentage of homes sold from the MLS can be lumped between 12-27 percent. Thus, our recent situation should have us pumping our fists in victory and joy! However, has our market gone over the hump? Not to dump on your parade, but the average percentage of sales from listings has trended downward since April 2018. Still, at over 70 percent, we should be jumping up and down in excitement for some time to come.

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CHI



We were happy to host a Realtor event at Colorado Home Interiors on Tuesday, November 6.

The turnout was great, and we had over 100 in attendance. CHI is a premier kitchen and bath design studio, and new to the Colorado Springs market, so a BIG shout out to James the owner and a BIG thank you. Lots of new faces and many connections were made, so you really don't want to miss these events in the future.

The food was catered by "Salt of the Earth" catering and was amazing! We highly recommend Salt of the Earth for any catering you may need. Patrick, the owner, is great to work with and always have unique and delicious food.

...





...

We are planning a much larger event in the early spring, and it will be one you **don't** want to miss! Look for the invitation in a coming issue!



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LEGALLY SPEAKING

By Timothy J. Priebe, Esq.

This article will continue on the probate theme and how it can intersect with your listings and/or closings. The advice that I offer my broker clients and those who attend my seminars is to ask questions. In the answers to those questions are signals that you need to train yourself to pick up on. By doing so, you can head off problems before they become major issues. Issues that can cause your client to get frustrated with you, time delays with the title insurance company and worse case – the loss of a purchase/sale of a house that you are connected with.

When initially speaking with a potential listing client, see if you pick up on the following item:

Potential client is not on title to the house.

Before you look at me sideways and say this is a no-brainer, rest assured that this has happened many times in my practice. Agents will just assume that a person would not seek their services unless they own the property that they want listed. But what could be happening is the person seeking your services assumes that they have the power to sell the house. Why would they think that? Some of the many reasons that I have heard in representing agents are, “Dad (who is now deceased) told me that I get the house when he dies” or “It is in Mom’s will that I get the house” (but there is no probate filed).

To people who do not know the law, these reasons make perfect sense. In Colorado, in order for real estate to be transferred, a probate must be filed. One of the first actions taken in the opening of a probate, is for the Judge, via a Court Order, to appoint and authorize a Personal Representative. In Colorado, that is the name of the position given the person who is responsible for the orderly administration of the probate case. The Personal Representative is also given the responsibility to begin the sale of probate assets as directed by the Will.

If the person who is on title to the house is not alive, they cannot be your client. Due to this, you will need to have the person who is authorized by the court to act on behalf of the estate, the Personal Representative. It is the Personal Representative that can sign your listing agreement. It is the Personal Representative that will have the authority to sign the Personal Representative Deed. This is the Deed that will transfer the estate property while the probate is ongoing.

So what document will you need from the Personal Representative? The court order naming a person as the Personal Representative is a document that is either labeled as Letters Testamentary or Letters of Administration.

What is the difference between the two?

The Letters Testamentary will apply to those deceased parties that had a valid Will. The Letters of Administration apply to

those deceased parties that did not have a Will. Both name the Personal Representative and have the same force of law.

It could very well be that the person whom you are talking to may be the person who can be properly named as the Personal Representative, but they have not gone through the process to be named. If you find yourself in this position, have that person start the process of being named the Personal Representative as soon as they can. Without the court order, you will not be in a position to assist them in the selling of the home. It does not make sense to have them sign your listing agreement before they are appointed as Personal Representative either. They have no power to do anything until they are appointed.

The next question that I normally get is: How long will it take to get someone appointed by the Court?

It can depend on a number of factors – how busy is the court, how busy am I, what documents does the client have, for example. I will say the quickest time has been a week with the average time being approximately two weeks.

Again, asking these questions up front, before a seller comes along, with provide us all with what is needed time. If you have questions, please feel free to call or email me. Your questions may prompt an article in the future where others can learn from it also.

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How **interested** should you be in **Interest Rates**?

Real Producers asked some very interested local professionals what they see in their crystal balls

Rising interest rates is something which most can agree will continue. The predictions are the Fed will most likely continue to raise base rates into 2020.

In an article by Alain Sherter, CBS's *Moneywatch*, November 8, 2018, Sherter writes, "The benchmark federal funds rate remains in a range of 2 percent to 2.25 percent. The FOMC (Federal Open Market Committee) said it expects to continue gradually raising rates as the economy expands, noting that inflation remains tame."

Sherter further notes: "Michael Pearce, senior U.S. economist with

Capital Economics, thinks that would be followed by two more rate hikes in the first half of 2019. By the middle of next year, however, we expect economic growth to slow below its potential pace, which would force the Fed to the sidelines," he said in a note.

With housing prices soaring and interest rates rising, some may be tempted to wait out the market. Erik J. Martin, in a November article in *The Mortgage Reports* publication titled "What Happens To Home Buying Power As Rates Rise?" (<https://themortgagereports.com/21682/how-mortgage-rates-affect-buying-power>), he writes:

"What is the risk of waiting? If the interest rate increases 1 percent, this would likely put many buyers out of the market," says Andrew Saltman, CEO of

Carbon Capital in Ponte Vedra Beach, FL. That's because the typical buyer would need to look at homes that cost about \$35,000 less, if rates rose by 1 percent. "Consider that \$35,000 is usually the difference between an extra bedroom they need or a certain zip code with better schools or an older home versus a newer home."

There's another cost to waiting, too.

"Home values are rising in most areas of the country, so today's nice \$300,000 starter home is likely to cost over \$320,000 a year from today," Parsons says. "Buyers will be ahead of the game by getting into the market today."

Mark Ferguson, a Greeley, Colorado-based REALTOR® and property investor, agrees.

"Rates are at one of the lowest levels in the history of the United States, and waiting for them to get lower is a huge gamble," says Ferguson. "Another thing to remember is that, as mortgage rates increase, the amount of principal paid down every month decreases. More money in the early years of the loan goes toward interest, which makes higher mortgage rates even less desirable."

According to Neil Irwin in *The New York Times* column "The Upshot," October 2018, "We are getting into that zone where the typical mortgage payment is increasing much faster than incomes, and that's going to put a brake on some markets," said Aaron Terrazas, a senior economist at the real estate site Zillow.

In effect, higher mortgage rates could depress the rate of price appreciation of houses, as home buyers cannot bid as aggressively for properties as they could when rates were lower."

But for all the stock market palpitations and risks to particular interest-rate sensitive industries, the message to take from the recent rise in interest rates is an unambiguously good one: This expansion may have some life in it yet."

What's the local take on rising interest rates?

Real Producers reached out to several knowledgeable leaders in the local and regional mortgage lending business. Here is their take:



Kevin Bent, Branch Manager, Caliber Home Loans:

There are a lot of conversations regarding the rising interest rates. I have been through these markets a few times in my 27-year career as a lender. It is very important that we, realtors and lenders, and homebuyers focus on the payment they can afford and put less emphasis on the interest rates. When they take out a mortgage, they make a commitment to make a monthly payment that they can afford. Historically rates are still low. Rates are predicted to continue to rise but I

do believe will level off over the next few months. Here is a quick background of how the market had shifted to the all-time lows we have seen... With the collapse of the market overseas, investors stopped buying U.S.-mortgage-backed securities. The Fed stepped in and bought many billions of dollars in mortgage-backed securities each month to drive the rates down to all-time lows. As the Fed continues to exit this strategy the rates have steadily increased. The rates are predicted to stabilize over time. Cost of waiting could easily price more home buyers out of the market. Buying now and having the protection from rate and home-price increases is important for anyone wanting a new home. If the rates do move down, refinancing may become an option.

My thoughts on housing sales: 2019 will be a good year. Now that the home prices have leveled the bidding frenzy that was going on has mellowed. Many people I have pre-approved backed off of selling their current home to purchase another one due to the uncertainty of finding a new home. Buyers seem to be taking more time to look and not feel pressured into just getting something under contract, even if the home was not what they were looking for. With rents' upward costs, it is still often less to purchase a home over the long haul."



Jason Miller, General Manager, Integrity First Financial Inc.:

Up, up, and away...

While long-term rates have dipped, some equity investors have retreated to the bond market, which usually happens during stock market corrections. Once the dust settles, long rates should move up again. The Federal Reserve's rate hike program will put upward pressure on long term rates well into 2019.

Here are predictions about where the average rate for 30-year fixed mortgages is headed in the near future:

The Mortgage Bankers Association predicts it will rise to 4.8 percent by the end of 2018.

Freddie Mac expects it to average 4.6 percent for 2018 and jump to an average of 5.1 percent in 2019.



Realtor.com says the rate will average 4.6 percent and reach 5 percent by year-end.

Mortgage rates are drifting upward and will continue to present continued affordability challenges for prospective buyers – especially first-time buyers.

Borrowing costs are moving up right now for three main reasons: the very strong economy, higher U.S. government debt issuances, and global trade tensions.

Furthermore, the president has already vowed to respond to the Chinese by implementing tariffs on most remaining Chinese imports.

China could possibly see a 25-percent tariff on all imports by the beginning of 2019.

Combine all those factors, and interest rates are likely to continue rising throughout 2018 into 2019 and beyond.



Bill McAfee, President, Empire Title

What follows is an excerpt from an article on interest rates by Mr. McAfee.

According to *The Wall Street Journal* and Investopedia, consumer confidence has hit an 18-year high. The “Consumer Confidence Index – CCI” is the leading economic indicator for the U.S. economy. This means people feel confident spending money because they believe economic conditions are good. Spending drives the U.S. economy, which includes real estate. There are other factors as well that indicate the real estate market may be plateauing, which is healthy in a rising interest rate environment.

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

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

A word to the wise, when you emotionally buy, try to use good information to justify your decision. Here are the facts: From 1973 to 1986, those 13 years

had rates well above 8 percent; from 1986 to 2000, rates averaged around 8 percent; and, since 2000, rates have steadily declined until 2013. In the past five years they have started climbing. In conclusion, for 40 years the rates have been higher than they are now. We have been spoiled for the last seven years.

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



**Melanie A. Henn,
Senior Mortgage Advisor**

News programs may broadcast mortgage rates have jumped to the highest levels in nearly 8 years but let’s not go jumping to conclusions.

Although the fear of higher rates threatens to put a damper on our booming housing market here in Colorado Springs, these recent rate increases are nothing out of the ordinary. When compared to historic data from forecast-chart.com a “5% rate is just 68 basis points higher than the national average over the last ten years” (SignalTrend Inc). On a loan of two hundred thousand dollars that’s about an eighty dollar a month difference. It’s an added expense buyers need to keep in mind, but according to bankrate.com this added cost has only translated to a “2.3 percent decline in mortgage applications for purchases” and a “4.3 percent decline in refinance applications” (Kearns). These recent rate increases are only a minor added expense when compared to past interest rates and don’t negate the many financial benefits of homeownership.

Looking at the five year forecast, rates will most likely fluctuate but should stay around 4 percent. Forecast-chart.com says there is a “92% chance rates will stay below 4.66%” (SignalTrend Inc). On the low end though don’t expect rates to fall anywhere below 3%, since a likelihood of this happening is only projected as “13%”(SignalTrend Inc). In conclusion the forecast looks bright, with these recent rate increases representing only a slight additional cost Buyers will incur with the purchase of a home.

In the end, shelter and food are major basic necessities. People will continue to purchase homes, move up, move down, or take cash out due to divorce situations, to consolidate debt, or to send their kids to college.



Sources: Kearns, Deborah. “Mortgage Rates Unchanged As Homeowners Stay Put.” Bankrate, Bankrate.com, www.bankrate.com/mortgages/analysis/. SignalTrend Inc. “30 Year Mortgage Interest Rate Forecast.” ForecastChart.com, www.forecast-chart.com/year-mortgage-30.html.

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

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

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

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

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

Question: Favorite sport / team to watch?

Answer: Without a doubt, NCAA Basketball and the Kansas Jayhawks...
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Trying to decide where to start this story is a difficult decision. However, my whole life has been a domino effect of tough decisions. There is so much that has gone into making me who I am today, but I can only go into so much of it for this article. While I understand that there is a protocol for this article, I want my story to be as raw and uncut as possible so that you can see me. I know my story may be a surprise, or even a shock to you. I ask that you keep in mind it's not about how you start a journey but how you finish it.

My journey really starts with a spoiled 16-year-old me who has it all. My family had been through a lot of issues before this time that I won't go into, but we're standing on the other side looking back feeling solid. My mother is making good money as a loan officer, and I am falling in love with motocross. At this time I have a vision in my head that my mom is superwoman and can get me whatever I want. New bikes, tournament entries – life is feeling so good.

It is at these points that you start to wonder if something is going to go down. The thought of “how long can this last?” enters into your subconscious. Life, it turns out, had a painful drop in store for me. This spiral starts with my mom being right, and me aggressively arguing otherwise. As I said, at this point in my life, I'm feeling invincible. I had survived and made it through an incredible rough and traumatic childhood. I was succeeding at a sport that I loved and had a great passion for; nothing was going to slow me down! I could not have been more off base.

There was a practice meet at a track called Speedworld in Whittmann, AZ. My friends were going, and naturally I didn't want to be left out. My mother had a different feeling and wanted me to miss this one. Being 16, I of course argued until she finally gave me what I wanted. What I got that day was a brutal injury that would affect me for years.

It's my first ride out the gate at this practice; I'm feeling fresh and ready to go. We come up to the first turn, and I get cut off. When I go to correct, I grab a bit too much of my front brake and hitting a small bump that sends me into a front flip. All I can really recall of this is flying end over end before I splat on the ground with my bike crushing my right leg. I'm able to get the bike off me, but I can't stand up. Athletes all throughout sports are afraid of this injury. My ACL had torn completely. To this day it is still the worst pain that I've ever felt. This was an abrupt end to my motocross career and what gave

me happiness and purpose. It was also the start of a long, painful recovery process. All of sophomore year I was in a brace and doing physical therapy. I could only sit and watch as my friends did all the things I loved.

Depression is the only word to describe my mental state during the recovery process. Not only had I just lost my passion, but I lost my grandfather as well. This took a huge toll on me because he had played a major role in my life growing up and truly helped raise me. Not only did this hurt me, it destroyed my mom. She lost her job at the bank, and just like that we went from having everything to having nothing. Her car was repossessed; we had to sell the house and my motorcycles.

We took everything we had left and moved to Queen Creek, AZ. I'm struggling at a new school; I'm in and out of detention, and just constantly in trouble. It's coming down to the end of the semester, and with just two weeks left I drop out. I tell my mom I'll get my GED with no set plan of getting it. She said if I wasn't going to go to school, she wanted me to work, so I got my first-ever job at a local golf course. I cleaned and maintained all the golf carts. It wasn't the flashiest job, but it was something to keep me out of trouble, which is what I needed.

Once again, as soon as life seems to stabilize, something happens. I came home one day to find a letter from my mom saying she's leaving to Las Vegas, and my dad will be picking me up to take me to live with him and my brother in Colorado. There was no part of me that wanted to do this, so I packed my clothes and moved in with my best friend and his mom in Mesa, AZ. While I was sleeping on the couch, trying to figure out what was going on with my life I discovered my next real passion, working out. Even though I had no idea what I was going to do, I had

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••• found something that gave me a purpose and drive that I hadn't known before. Its summertime and I'm working two jobs trying to get some finances put away so I have the means to change things around. During the week you could find me at Tropical Smoothie, and on the weekends I was at The Egg & I. It was during this time in my life I started to really learn the value of a strong work ethic, which is something I truly never want to lose.

School is coming back around and I make the decision that I want to get back in school. I quickly realized it wouldn't be that simple. Because I wasn't 18 yet, and I didn't have a legal guardian with me I wasn't able to enroll. So now I had to watch as all my friends went back to school and I couldn't join them. This brought me to the decision that would take me to a new state, and a new life. I got a plane ticket and flew to Colorado to live with my Dad in Fountain. Due to me having dropped out the year before I didn't have the credits to attend Mesa Ridge right away. So I instead ended up Ombudsman Second Chance School working diligently to get the credits I needed to return to a normal High school.

Unfortunately I wasn't able to just slide right into a new school, even after getting all of the credits I needed to catch back up. The principal at Mesa Ridge had received all of my past records from schools in Arizona and was concerned with my reputation to say the least. So before I was allowed to start my new life at a new school I had to have a private interview. Essentially I was told that if any of my previous "traits" were to be seen I would be kicked out of school immediately without warning. Needless to say I was on an incredibly short leash, but I was officially starting my junior year.

If you haven't noticed a trend yet, I don't always do what I'm told. The end of my junior year is approaching and my mom tells me she's back in Arizona, so without a second thought I transfer back to Red Mountain HS. All of my friends that I grew up with were there and it just felt like what I needed to do. How wrong I was. Shortly after returning I fell back into my old ways and was constantly in trouble. I'm living back in Mesa and I'm rolling with a bad crowd. One night I get jumped about a block away from my house and I take a baseball bat to the back of the head. Next thing I know I wake up in a hospital room with cops all around and a choice, stay in Arizona and prepare for the worst, or move back to Colorado. I took the second option and my father came and picked me up and this time it stuck with me that I was going to where I needed to be.

I enroll at Mesa Ridge again but this time stay through to the end and I walk with the graduating Class of 2010. For those doing the math yes I was 20 years old when I graduated High school, but I stuck it out and I'm glad I did. I wish I could say things leveled out for me after graduation, but unfortunately a lot more had to happen to me first. Part one of post High school me is a new girlfriend that was definitely the best influence in my life at the time. It was thanks to her encouragement that I went to college, a place that I never thought I'd be. There I was on the steps of Colorado Mesa University and thinking just a few years before I was in an ambulance with a cracked skull. It's amazing what time does. My freshman year I was locked in and focused at CMU and was prepared to go the distance.

Summer time comes and I'm home from college I start working full time for a warehouse doing shipping and receiving for Kroger. The end of July is coming and I decide to switch schools to UCCS and the positive influence in my life that is my girlfriend decides that things are over and we go our separate ways. This leads me to getting back with an ex-girlfriend who wants me to move to Tempe, Arizona. You would think I would have learned by now, but I'm extremely hard headed and stubborn. Next thing I know I drop out of UCCS mid semester and move into a 1 bedroom 1 bathroom apartment. I was working for a company called Zerorez cleaning carpets and driving a van.

Now life decided to take another major turn. I've been in Tempe for a little over 6 months and my lease expires, my relationship was getting really bad, and work was going as well as everything else. This brings me to a new low place. I have everything I own packed into my car, and I'm sleeping in it every night. I still have my fitness grind and 24hr Fitness is my escape from everything going on. It's also where I'm showering and getting dressed. As I try to figure out what my next move is going to be I get the call that would change my life and finally put me on a path towards a better me.

The call was from my mother. She wanted to tell me that she was recently diagnosed with congestive heart failure and was going to be having her first heart surgery in Colorado. As you can imagine this hit me hard. I was terrified of losing my mother, and the fear of this happening gave me a new found inspiration to get myself together. I started the drive back to Colorado, and this time I promised myself it would be for good.

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My mom has her first surgery just a few days after I get back. Thank the Lord it went well and she was on the recovery side. Now that I had peace knowing she was going to be okay I had to find some work to start building my life. So at the prime age of 23 I got a job at Academy Bank as a universal banker. I'm working at the bank full time, plus I picked up a second job for Cellucor doing demos of their products at Costco. Despite working both of these jobs I still found time to get more serious about my fitness and bodybuilding work. This was my life's structure for almost 2 years, and then suddenly the management came in and said the bank would be closing down in 90 days. Once again I was put back in square one; however, this time I had faith in myself so I made the turn around quick. I got hired at another bank in 2015, and just picked up right where I left off.

Those who know me know how big working out is in my life, and in 2015

I chose to take that passion and put it to the test. I did my first ever bodybuilding competition in Cheyenne, Wyoming. I took 6th place which hit me pretty hard, and I knew I had to follow it up with another one. So I signed up for the NPC Rocky Mountain Championship, and once again I took 6th place. This lit a fire under me and I promised myself I'd never place that low again. Call me competitive if you like, but I call myself committed and I continued to work on myself every day.

I no longer think of things happening to me as lows or highs because I know I can pull myself out of anything. My confidence level was at a level it had never been before but it did get tested. I went into work Friday, August 26th, 2016 after just returning from a vacation. I sit down at my desk and my boss calls me into her office. I'm being fired. As I try to swallow my pride my boss hit me with something that would motivate me more than any compliment ever could. "You're young, you'll bounce back" those were the parting words I received that day. After this I wasn't thinking bank jobs anymore, it was time to start thinking big.

I signed up for Real Estate school the next day, and 8 months plus a lot of side jobs later; I was sitting

in Keller Williams Partners ready to take the market by storm. It definitely was a massive learning curve for me at first. I felt like a small fish in a big pond, and I knew that if I wanted anything in this business I would have to fight and work hard for it. My first deal set the precedence for me. A past colleague of mine saw that I was getting into Real Estate and wanted me to sell her condo on the west side. I ended up selling it in under a week for the highest value the complex had ever seen. That deal turned into two more in the same complex, one for sale by owner, and another that was a sign call. Next thing I know I wake up one day with the opportunity to write an article about my story so far. I know I always say that I get lucky, but in truth you are a result of the work you put in. I want to leave you with a quote that has helped sculpt me into who I am today, "live every day to be better than yesterday."

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2	Mark Ewell	Turner Associates	140	0	140	\$43,758,691	\$0	\$43,758,691
3	Kathy Loidolt	Flying Horse Realty	52	38	90	\$18,723,100	\$17,478,510	\$36,201,610
4	Mike MacGuire	The Platinum Group Realtors	43	38	81	\$17,049,615	\$15,305,092	\$32,354,707
5	Mark Salas	Best Realty, Inc	69	34	103	\$16,388,833	\$8,164,500	\$24,553,333
6	Cherise Selley	Selley Group Real Estate, LLC	24	33	57	\$9,565,380	\$14,173,456	\$23,738,836
7	Nathan Johnson	RE/MAX Real Estate Group	20	57	77	\$4,965,500	\$17,120,817	\$22,086,317
8	Monica Shea	The Platinum Group Realtors	25	37	62	\$8,097,900	\$12,940,571	\$21,038,471
9	Chris Clark	Pikes Peak Homes and Land	38	9	47	\$11,667,603	\$2,750,000	\$14,417,603
10	Matthew Orsillo	Kenney and Company						\$13,995,302
11	Angela Fugate	MacKenzie-Jackson Real Estate	29	18	47	\$8,275,800	\$5,371,500	\$13,647,300
12	Dustin Kimberlin	Keller Williams Premier Realty	22	23	45	\$6,627,400	\$6,926,000	\$13,553,400
13	Bill Hourigan	The Platinum Group, Realtors	19	12	31	\$8,205,250	\$5,124,198	\$13,329,448
14	Mike Kenney	Kenney and Company						\$13,204,558
15	Jennifer Lohrig	Walston Group	12	19	31	\$3,434,400	\$9,654,566	\$13,088,966
16	Casey Fortune	Great Colorado Homes	11	20	31	\$3,337,900	\$9,069,350	\$12,407,250
17	Jamie Krakofsky	Remax Real Estate Group	24	13	37	\$3,720,500	\$8,100,400	\$11,820,900
18	Dave Sanders	Re/Max Real Estate Group	13	27	40	\$4,011,000	\$743,978	\$11,443,978
19	Maggie Easton	RE/MAX Properties, Inc.	14	13	27	\$5,562,009	\$5,532,889	\$10,894,898
20	Rhonda Brennan	Mountain Desert Realty, LLC	11	13	24	\$5,048,800	\$4,533,092	\$9,581,892
21	Meri Burgess	MacKenzie-Jackson Real Estate	22	13	35	\$5,795,400	\$2,523,300	\$8,318,700
22	Sara Foxley Smith	Kenney and Company						\$7,950,400
23	Aaron Moore	Kenney and Company						\$7,797,900
24	Larry Knop	MacKenzie-Jackson Real Estate	7	20	27	\$2,118,628	\$5,264,900	\$7,383,528
25	Rachel Buller	Manitou Springs Real Estate, LLC	9	15	24	\$2,811,000	\$4,466,600	\$7,277,600
26	Marie Sweetland	Coldwell Banker Red Rock Realty	8	14	22	\$2,340,500	\$4,618,708	\$6,959,208
27	Brandon Burnett	Kenney and Company						\$5,823,261
28	ERIC ESTRADA	THE EG GROUP AT KELLER WILLIAMS PARTNERS	6	18	24	\$1,388,950	\$4,420,578	\$5,809,528
29	Chris Culp	Kenney and Company						\$5,688,600

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- Lorson Ranch (Ft Carson) from the high 200's to the mid 300's
- Meridian Ranch (Peyton/Falcon) from the high 200's to the mid 400's
- Wolf Ranch (Briargate) from the high 300's to the high 400's
- Mountain Valley Preserve (next to BLR) from the high 200's to the high 300's
- Village Center (Monument) from the low 400's
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TEAM STATS

Information is self-provided and current as of 12/13/18
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	Nathan Johnson Team	47	132	179	\$12,854,500	\$34,775,927	\$47,630,427
2	MacKenzie-Jackson Real Estate	60	82	142	\$17,323,028	\$21,213,100	\$38,536,128
3	Roshek Group	63	67	130	\$20,641,167	\$16,049,489	\$36,690,656
4	BG Partners	22	11	33	\$22,189,659	\$9,180,000	\$31,369,659
5	Shawn Keehn- Dave Brown Team	53	59	112	\$12,721,537	\$17,567,837	\$30,289,374
6	The Sanders Team	30	67	97	\$9,589,775	\$20,596,272	\$30,186,047
7	The Bobbi Price Team	62	30	92	\$17,787,593	\$7,431,198	\$25,218,791
8	Jason Daniels & Associates at RE/MAX Millennium	32	47	79	\$9,453,900	\$14,416,557	\$23,870,457
9	The Barcus Team	23	7	30	\$16,022,838	\$3,469,231	\$19,492,069
10	The Hunstiger Team	19	32	51	\$6,645,000	\$10,046,218	\$16,691,218
11	The Dunfee Group	22	28	50	\$5,166,186	\$6,992,945	\$12,159,131
12	Team Stephens - Daniel Stephens - RE/MAX Real Estate Group	15	25	40	\$3,888,852	\$8,161,119	\$12,049,971
13	THE EG GROUP AT KELLER WILLIAMS PARTNERS	17	28	45	\$2,236,102	\$5,310,930	\$7,547,032
14	Daniel Kenney						\$6,889,830

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