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Question: Favorite sport / team to watch?

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and never stop reminding yourself of that. What you do changes lives, literally!

In Real Estate, you deal in the buying and selling of HOMES. Dwellings that make family memories and all the good experiences owners carry with them through their lives. The service each of you provides is critical to this experience and for the future of your clients. We will all fall or stumble, just get back up! The next great client or experience is just around the corner! Believe me! I have been in sales for over 25 years and know the ups and downs it can bring. But BELIEVING in your service and your product must be at the core of what you believe.

Sounds a little preachy this month, I know, but as many of you know, I am married to an agent, so I see firsthand what you go through.

On a lighter note, this issue should be in mailboxes by the 25th of February. I wanted to encourage ALL of you to attend our *REAL PRODUCERS* EVENT at the Cordera Community Center. Trust me, this is going to be an absolutely FANTASTIC event! We will have a live band, great food, drinks and entertainment! (All free to our agents.)

If you did not RSVP yet, please call or email and let me know you can make it! You will NOT want to miss this one.

Blessings,

MARK VAN DUREN,
Mark.vanduren@realproducersmag.com
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Real Producers Publisher

►► publisher's note

We all fall at times, but it's the perseverance to get back up and keep at it that defines us. Everyone has encountered the sale that fell apart — the unreasonable or downright rude agent or client... perhaps this week or even today?

Humans are flawed creatures and we all have our good and bad days. Days when we feel “on top of the world,” productive and excited for what tomorrow brings! Then, something happens that shakes you to your core and you ask yourself...“Do I really like this anymore? Is this for me?”

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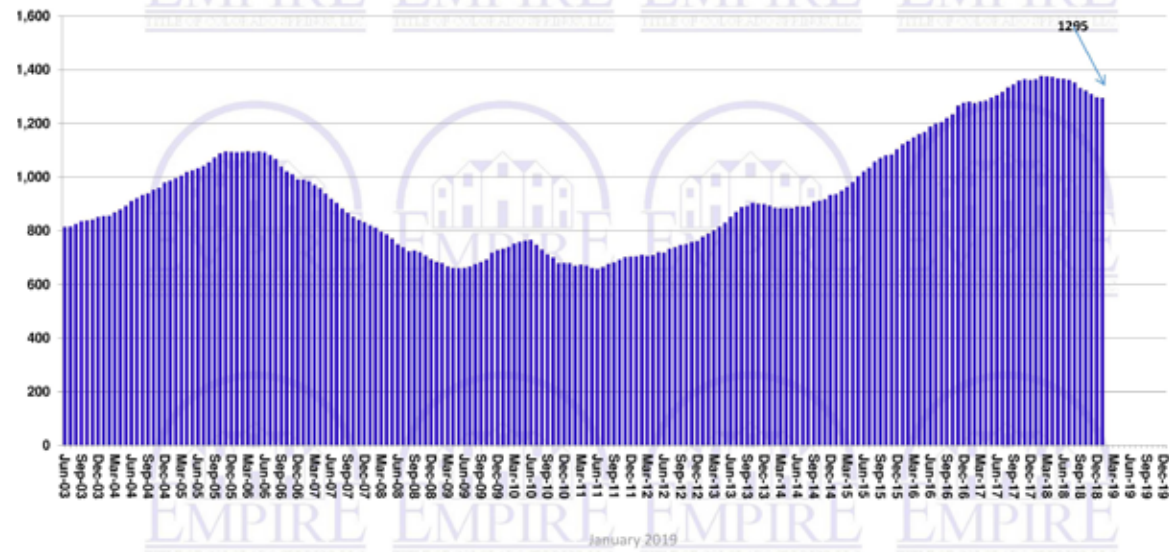
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2018 WAS A VERY GOOD YEAR, BUT...

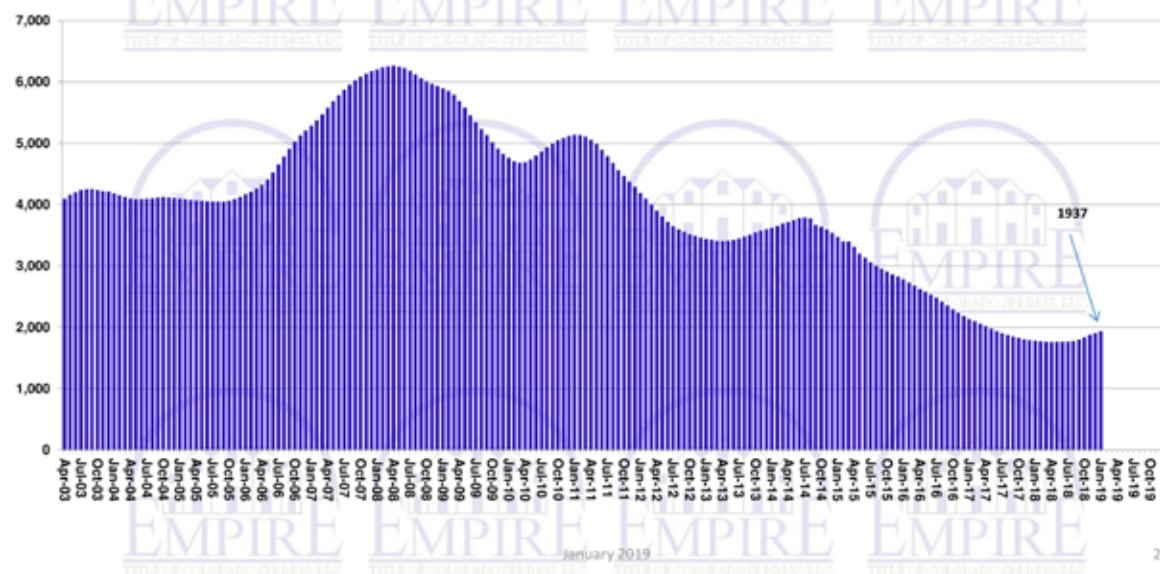


By **Bill McAfee**,
President, Empire Title
of Colorado Springs
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Number of Sales Previous 12 Month Average



Active Listings Previous 12 Month Average



For those of us in the real estate industry, 2018 was a very good year. The first six months boasted some of the strongest real estate market conditions ever seen in Colorado Springs. Average and median prices were increasing around 12%. There were not enough listings to satisfy the vivacious demand. Interest rates were good, jobs were coming to town, days on market dropped to 21, median sales price hit a record \$303,450 in June, average sales price hit a record of \$361,499 in June, and inventory levels hit a record low of .89 months. Indeed it was a very good year, but...

Prices were increasing at an unsustainable rate, and interest rates began to climb. Buyers were hit with a double punch: purchase price going up, and purchasing power going down. The last six months of 2018 were very different from the first months.

Increasing prices and rising interest rates impacted the number of sales. (See slide #1) We have had ten consecutive months of declining sales on

2019 YTD vs. 2018 YTD

- Average Price **↑ 3.4%**
- Median Price **↑ 2.9%**
- Residential Units Sold **↓ 3.8%**
- Inventory Levels **↑ 37.4%**
- Number of Listings **↑ 30.7%**
- Foreclosures **↓ 19.8%**
- Average Days on Market: 46
- Interest rates **↑ 4.51%**

*This information is deemed reliable, but not guaranteed. It is intended to show market trends and should not be used to evaluate individual properties. Sources for this information include but are not limited to: El Paso County Clerk and Recorder, El Paso County Public Trustee, Empire Title of Colorado Springs LLC, the Pikes Peak Multiple Listing System.

a running average and nine straight months of increased listings. (See slide #2)

Putting things into perspective, 2018 was a very good year, but...compared to 2017, residential sales were down 47% and listings were up 606%. (See

slide #3). In this case it is good! We are entering a more balanced market, not one totally slanted in favor of sellers. Homes will sit on the market longer, and prices will not have unsustainable upward pressure. So, if you were to ask me the question, "what about the 'but'," I would say the 'but' in 2018 is a good thing, and it will make our market more sustainable.

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At the end of each year, the Housing & Building Association of Colorado identifies Strategic Priorities that are adopted into our annual business plan for the following year. Informed by the most critical issues impacting our industry and our community, these Strategic Priorities serve to uphold the mission that has guided our association for more than six decades.

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The Housing & Building Association of Colorado Springs promotes policies that allow for the production of safe and affordable housing and enhances the environment for the housing and building industry in El Paso County.

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The HBA will continue to build positive relationships with local associations, organizations and elected officials. We will participate in the housing affordability conversation and will push for market-driven solutions that address the need for housing for the working class.

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Legally Speaking

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

As you well know, or should know, the Colorado Real Estate Commission (the “Commission”) has drafted a host of new and amended documents that will be required starting January 1, 2019. This article will highlight some of those changes and my thoughts on how these changes could come into play in your representation of buyers and sellers. If you have not done so already, it is important that you take a class that will teach you all of the changes to the new 2019 documents.

Whenever there are changes to any required documents, the governing agency attempts to do the best that they can do to make them clear and usable. However, it is not until problems start to arise that we will see how these documents are implemented in our everyday lives. Upon using these documents, we will receive some guidance from the courts and perhaps the Commission. I am writing this article in late December 2018 knowing that this article will be published later. As such, I can only spec-

ulate now as to how some of these changes will play out in the future.

For this article, we will first look at the Contract to Buy and Sell Real Estate. This document now has a page count of 19 pages! Within those 19 pages are a lot of information that you have responsibilities for. This document is crucial to understand as it starts the foundation of the transaction that will take place. I always remind my clients to think not only about the present when drafting documents but also a year from now should there be litigation involving the documents and you are being questioned about how and why you drafted the document the way you did.

While many of the changes are cosmetic, many of the changes are really important. One issue that I see is the Section 2.5.4, Other Inclusions. This change includes the line, “If the box is checked, Buyer and Seller have concurrently entered into a separate

agreement for additional personal property outside of this Contract.” If you check the box, you will then draft the Personal Property Agreement (“PPA”) document. It is important to note that the Commission is stating that the PPA is 1.) separate and 2.) outside of the Buy and Sell Real Estate contract.

It is advisable that you become familiar with this document. As stated before, the PPA is a completely different document and not tied to the Buy and Sell contract. A default of the PPA is not necessarily a default of the Buy and Sell contract. However, if the Buy and Sell contract is terminated, so is the PPA. The PPA can and will be the basis for a lawsuit should there be a breach of its terms.

It will be interesting to see how this document is implemented and issues that arise from its use. I don’t necessarily see this document being used in a “normal” transaction. By that I mean I don’t believe that you will be required

to list out all appliances in a home when it sells. Looking at this from the lender’s point of view, they are not concerned about used appliances as they add little value to the sale. The collateral that the lender is concerned about is the house and the land.

However, I will be interested to see if the State of Colorado should become involved. Now I will admit that I am stretching here a bit but stay with me. All states are concerned with the collection of taxes. It is the fuel that states run on. This form is now holding the buyers and sellers responsible for the payment of sales tax on personal property items. It is also holding them to the fair market value of those items. Could the state step into the process afterward and claim that the fair market value of the sales items was not the actual fair market value and hold the parties responsible for more taxes? Guess who those parties will be looking at should the state want to collect more taxes and possible penalties? We will have to wait and see if the state gets involved in the process.

Next, let’s look at Section 4.4.2. The addition on this section is of the

“Does” and “Does Not” boxes relating to “immediately verifiable” funds. If you are representing the Buyer, I would suggest that you have something in your files that can “verify” (this is a lawyer employment word as “verify” is not defined) the “immediately” available funds. If you are representing the Seller, you will want to watch if the offer checks the “Does Not” box and proceed accordingly.

Another issue is found in Section 10. Property Disclosures. For years, the language used was “latent defects.” Latent defects are defined as a fault in the property that could not have been discovered by a reasonably thorough inspection before the sale. This section has now changed to “Adverse Material Fact.”

Brokers have had the obligation to disclose all known Adverse Material Facts for some time. See CP-46 Commission Position on Broker Disclosure of Adverse Material Facts. However, now the Seller will be held to the same standards. So first we must define some terms for you to discuss with the seller.

The first is “adverse.” Black’s Law Dictionary defines “adverse” as “against or opposed to,” and having a “contrary interest, concern, or position.”

The second is “material fact.” Moyer White LLP v. Beren, 320 P.3d 373, 378 (Colo. App. 2013) states factual information is material when a reasonable person would have ascribed actual significance to the information.

When you put the words together, what do you get? Happy lawyers. Why? What will a “reasonable person” think an adverse material fact is that the seller should have disclosed as of the date of the contract? That is a question that will play out in the courthouses all throughout Colorado. Additionally, any adverse material fact the Seller discovers after the date of the contract has to be timely disclosed to the Buyer and those issues could be the basis for termination of the contract.

Remember, as you are talking with your client about the list of all the things wrong with the house and they are asking you if it is an adverse material fact, you are now aware of the issues and may have a duty to disclose those same facts.

Even more than usual now is the time to keep up on any new Commission Positions and case law that will be coming forward as we work out the bugs on the new forms. Next month I will review more of the amended and new contracts.



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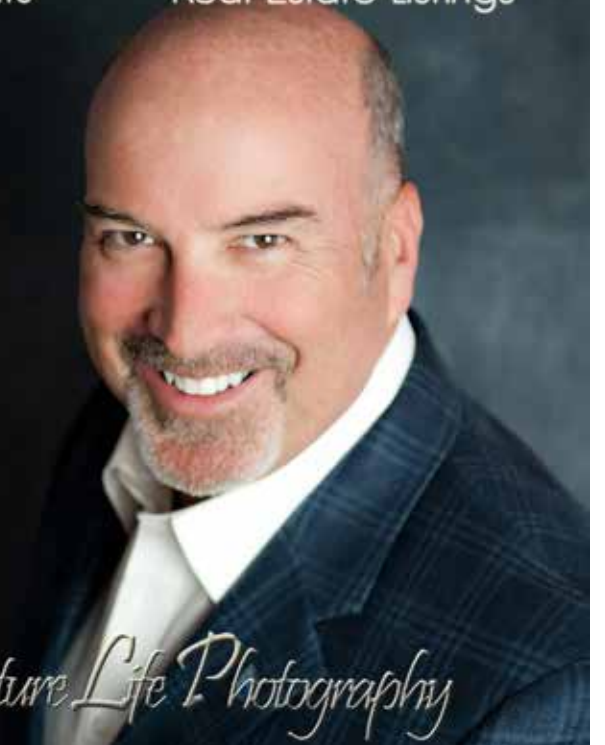
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I live life under the guiding principle that you miss every shot you don't take. While I've never been a hockey fan, the value of which I've gained from this mantra has been monumental — it has led me to where I am now. This unusual, winding road that I've traveled spans four continents and twenty-six years all starting in London, England where I was born in 1992, two years after my older brother, Rory. My parents divorced not long after I was born, so my mother Gillian with my elder brother and I moved towards the picturesque English countryside. We found a home in a small village named Winslow where I would spend my first few years attending a private

school nearby. To this day I miss the countryside, the rain, and the culture, but it has given me a unique appreciation for living in America. There is not much to say of my younger years in Winslow, in fact, my story doesn't truly start until we moved to another small village called Finmere with a population of about eight hundred.

I was thirteen by the time that we moved to Finmere and had just started my secondary education at a gorgeous private school named Bloxham. I attribute my desire to constantly develop myself to the amazing education I received in my formative years at

this school. One thing that I struggle to explain in America is the length of day I would have here. I'd wake up at 6 a.m. to catch the bus to school, sit in class from 8:30 a.m. through to 4:00 p.m., play sports from 4:30 p.m. to 5:30 p.m., then complete my homework at school, where the day ended at 9:00 p.m. Not to mention Saturday school also. Whenever I talk about Bloxham with my wife she says she always envisions it to be like Hogwarts, and while I'd love to have been a wizard, I will happily settle for my typical English education.

By the time that I was settled in at school, both of my parents had remarried. This is something I've now taken as a positive in my life as opposed to

a negative. Their divorce allowed me to end up with four parents and a gaggle of siblings, each of whom have taught me different aspects about life and the correct way to go about it. I don't claim to be massively in touch with my family, nor have I ever, but I assure you that they have enriched my life and created the person of which I am today. My father, originally from a small Island in the Indian Ocean called Mauritius, has always been a well-respected attorney practicing high-level corporate law. I'd argue that my father and I think in a similar manner, I'm just glad that I inherited his analytical brain rather than his fashion sense. His wife, my stepmother, Sian, also practices law oftentimes working out of California with her organization. A true Scottish woman. My mother now lives in New Zealand with my stepfather, Jamie, and my younger half-brother William. My mother went from also practicing law in the UK to owning a large farm in the South end of the South Island of New Zealand. I don't see much of myself in my mother, but I do see parallels with my stepfather, he helped me learn the value of physical labor as opposed to intellectual labor. I've spent many months in New Zealand helping them work on the farm and exploring all that the Island has to offer. Being a huge Tolkien fan my trips to New Zealand have been some of my favorite and most memorable times. It's even where I proposed to my wife, although she hated me dragging her up the mountain I proposed on.

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We often hear people of my age talk about not knowing what they want to do with their life, let alone what they wanted to accomplish with their life. I was exceptionally lucky in this manner; from the age of thirteen I was certain that I wanted to be a soldier, and I was certain that I wanted to be in the Special Air Service. To me, this was the pinnacle of success, truly the best of the best. With this goal in mind, I started to tailor my life towards preparing for it. I earned an academic scholarship, I was on the rugby team, the athletics team, the cricket team (yes, it's as boring as it looks), and I was eventually head of the schools CCF, the UK version of JROTC. At the age of fourteen, sixteen, and seventeen I entered a thirty-five-mile race named the Tour-De-Trigs thinking of it as training for the inevitable daunting experience of being a soldier and going through Selection. By eighteen I had finished my A-level exams and had been accepted to every University I had applied for. After school but prior to University I took a "Gap Year," a typical break in education to travel, work, and see the World a little more. I had a plan for my life and I was on track for a degree in psychology as well as a slot as an officer in the British Parachute Regiment.

I'm a firm believer in the idea that everything happens for a reason. I've also found that the unplanned events are the life-defining ones. My proof for this comes in the form of an American woman named Ashlee Beebe-Lee. Late one night in England I was laying in my bed sick as a dog perusing Facebook. I came across a girl with a mutual friend, one of my best friends at the time in fact. As a young man, I decided to add her and send over a message. To my surprise, she replied to me while she was doing some homework. Turns out she was in her final year of high school living in Maryland just minutes down the

road from my friend. We talked for about a month before she finally decided that I wasn't entirely crazy and would allow me to visit her. So, on January 9, 2011, I took my first flight out to America. This became the point that changed my life. Three more trips to and from America in a single year, including one trip back to England with Ashlee I found myself sat across from two TSA agents in an interrogation room at Washington Dulles International Airport. I suppose they keep close tabs on young foreign nationals that take multiple trips to America in close proximity to one another. It was quite daunting having my phone, laptop, and iPad sifted through for hints about what my intentions were for America. But, in all reality, I was just in love with an American whom I could only see by traveling to America. Six long hours later, including multiple hours of questioning, they concluded that I wasn't in America to work, immigrate, or cause harm. I was allowed no contact with the outside world while I was sat in that room, so I had just assumed that Ashlee had left the airport without me. I was wrong. There she was, six hours later, waiting for me without any idea where I was. That was when I knew, I was going to marry her.

We didn't exactly have a storybook wedding the first time; in fact, Ashlee barely even got a real proposal. We had a small ceremony on the anniversary of when we first met, January 9, 2012, at the courthouse. It was all we could pull off before I had to fly back to England; after all, this was a compulsive decision after my recent TSA experience. At nineteen years old, I was an Englishman married to an eighteen-year-old American woman freshly out of high school. Not where I envisioned my life to be at that point. However, that didn't mean I wasn't excited and that didn't mean I was going to give up my goal to be Special Forces, and so Ashlee and I spent the next month weighing up the pros and cons of living in America versus living in England. It was a tough decision, but in the end a brilliant one. We were to live in America and I was to be a soldier here. This meant that I needed a Green Card. Completely unaware of the complexity of the immigration process, we opted to hire an attorney and make sure we did it the correct way the first time. This process isn't a short one and is mainly a waiting process. Thus, soon after I returned to England without Ashlee we decided that we would take a trip to New Zealand before we settled down and couldn't travel as easily. I met her on a connecting flight in Los Angeles and we traveled the final leg together. Little

did she know that the real purpose of the trip was so that I could ask my mother for a family heirloom, her original engagement ring given to her by my father. I'm not at all superstitious so I had no reservation about a previous failed marriage. It was on this trip where I dragged her up a mountain in Queenstown to officially propose to her. She claims she was hesitant, but she said yes (again)!

On July 14, 2012, we had a real wedding at a private residence out on a fishing dock in true Maryland style. A large portion of our family didn't know we were already married so we threw all we could into this ceremony and it did not disappoint. My family and some friends traveled in from England, Mauritius, and New Zealand, and Ashlee's family came in from all over the States. My brother was my best man, we hadn't always seen eye to eye growing up, but once we matured we became good friends, and he remains someone I look up to for his tenacity and drive. We still have a significant amount of sibling rivalry, but I find that it makes us both better in our chosen professions.

Our second wedding was the start of my life in America, I was under a non-status while I was waiting for my Green Card, but I was allowed to work legally. Ashlee's father, Robert, is an extremely talented carpenter and a jack-of-all-trades. He offered me the chance to work with him while we waited on the paperwork to go through. This is where I learned to fix everything in a home, not only has this helped me with our flips, but it's been invaluable to many of our clients who need to get their home ready to sell. For all my formal education, I could still argue that my trade skill set has been worth more to me. After working for a couple of months with Robert, Ashlee and I had saved enough money to rent a home right on the Mason-Dixon line in Pennsylvania. We paid \$525 a month for a 500

square foot apartment. To this day I miss living in that dated, tiny, loud apartment where our biggest worry was having one bathroom to share. It wasn't until February 2013 that I finally was given my interview with USCIS for my Green Card.

To say that I was terrified was an understatement. Everything we planned for came down to us assuming that I'd get the Green Card. I had six photo albums with me, my wife, and our attorney. Much like any other government agency, our meeting was scheduled for 11:00 a.m. but we didn't get to see an interviewer until just after noon. The interview was over in roughly ten minutes, all that fear simply because of the weight it carried. We walked in, flashed some pictures, told them this wasn't a fake marriage, and got

approved. That simple. It took another few weeks for my actual Green card to arrive. I hadn't ever forgotten my goal to be a soldier; neither had Ashlee. The day it arrived I became an Army recruiter's dream. I walked in and told them to make me a soldier.

I left for Basic Training as an Infantryman on April 29, 2013. I didn't much struggle with Basic as I had been preparing for it for a long time; in fact, I excelled and was offered a Special Forces contract to go to Selection. But, unexpectedly (not unintentionally though), I was given the amazing news that Ashlee was pregnant. I had a choice to make: attempt Selection at twenty years old, or be with my wife for the birth of our first child. This wasn't a tough choice, and I, of course, put Selection on the back burner and decided to wait so that I could be there for my wife. By this time, we knew that we had Fort Carson as our duty station, and the army was gracious enough to give me my American Citizenship after just sixteen weeks of Basic. Carson was the ideal place for us, we both loved the idea of

living by the mountains, and we had heard that 4th ID was a great place to be a soldier. In September 2013, we moved to Colorado Springs. Everything was going perfectly, we moved into a gorgeous apartment outside of Gate 20, the baby was healthy and growing, and I was motivated. I reported to my Unit at the end of September and was given some news, we were to deploy in three weeks.

I was deployed for ten months to Camp Buehring, Kuwait. Although I did earn my combat patch, I never saw combat, but worst of all, I wasn't allowed to return to America to be there for the birth of my first child. Rowan was born in March 2014 in Colorado Springs. I'm still not en-

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...tiredly sure how Ashlee did it, but she went the entire pregnancy alone, save for the rare visit from our families, and even went through labor without anyone there. I was to come home to my son of four months old. This changed my outlook on the army. The week I returned to my wife and newborn son I started working on attending Special Forces Selection. It didn't take me long to go through the paperwork and required testing to get my slot for Selection. I was geared up to leave the day after Thanksgiving in 2014. While I can't discuss the intricacies of attending Selection, I can note that it was simultaneously the best and worst three weeks of my life. Broken, exhausted, but happy at the age of 22, I was selected to become a Green Beret. I can tell you now that the two things that kept me going were the fact that I had never wanted anything else, and I didn't think I could face my family if I had quit. I did, however, have one more hurdle – a security clearance. Something I didn't take into account, being a foreign national makes this difficult for obvious reasons.

I returned to Carson and got moved to a Staff job, here I quickly gained rank and became an NCO. I applied for the clearance and I waited. I waited for nearly two years. After waiting a devastating amount of time, we found out that my packet was not submitted correctly, and I had therefore been in limbo for no reason except for a clerical error. We had just found out that we were expecting our second child, so once again I had a choice to make, family or military. This time, opting for family, Ashlee and I decided that it would be best for me to exit the army on this note. As an infantryman, we were taught a very delicate skill set that doesn't translate well to civilian life, so my wife in her ever-knowing benevolence said, "Why don't you just be a Realtor?"

I had a matter of six months left on my enlistment, so we started preparing our exit strategy. Being a huge fan of HGTV and with the plan for me to become a Realtor, we decided to take on our first investment property while I was Active Duty. A lot of luck was involved with sourcing the home and flipping the home, but it taught

me a lot. Since then we have worked on multiple investment properties and found them to be fruitful. We still talk about the first Victorian home we rehabbed and often wish we kept it. The stars aligned for us and I had a smooth transition from the army in August 2016. Soon after in November, we welcomed our daughter, Emerson, into the world. I was there for this birth and I intend to be there for every future birthday also.

My story becomes a little more typical at this point. I have earned my BSBA and my MBA graduating summa cum laude for both, and I am completing my MSM this year for which I thank the Army for funding. I hope to continue my studies, and perhaps start on the doctoral programs later. As for my success in real estate, I owe it to the continued support of my family, my team, my referral sources, my friends, and my clients. I have gradually become one of the better-known distressed property experts in town and I hope to continue down this avenue. I have found my place in America working in real estate and I truly am excited for the future.

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BRIAN BOALS



They say real estate is all about putting out fires. It was early in my career and I was showing a property to a client. I entered the house and smelled a strange odor so I checked around. I peeked into the bathroom and to my surprise, the wall was on fire! I quickly threw some water on the flames that were climbing the walls as a candle had tipped over and caught the wallpaper on fire.

Then there was the showing where I was accompanying my client and we approached the bedroom that had a sign on the closed door that said, "Louie's Room." My client opened the door and her face turned completely white. She quietly closed the door and informed me in a calm manner that we needed to leave immediately. Outside she told me to walk around the house and look in the window of that bedroom. I could understand why she was so shocked...there was a 5-foot iguana loose in the room...apparently, that was "Louie."

Not all house showings turn out humorously and luckily, most aren't laced with potential catastrophe. In fact, I never thought I'd be showing houses but my life hasn't played out exactly as I had expected. I had envisioned traveling the world and the seven seas and had an interest in working for some international non-profits. But that's not what God had planned for me. I grew up in a real estate family. Everyone sold real estate: my dad and mom, my brother, and I have an aunt and uncle that are also Realtors. I had no interest in real

estate as I saw how wild my family was; I was determined not to go into the field.

It all started in the middle of my freshman year at a small Christian school. I was confronted with a lot of difficult circumstances. I had tried out for the school basketball team. This was "the" sport to be in at my school. I was the same height then as I am today, just a lot thinner so I was a little awkward and not the

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most skilled ballplayer. Three people were cut from the team and I was one of them. I asked the coach if I could stay on the team and sit the bench just so I could practice and be part of the team. The coach informed me, “You do not have what it takes to play basketball nor do you have what it takes to be a part of this team.” It was pretty tough news. In addition, my girlfriend and I were breaking up. So, after transferring to a new public school, I started hanging out with my locker mate who was the oldest kid in the school and had his driver’s license. I began to attend lots of wild parties with my new friend. I began socially drinking and

the drinking went from social to a bad addiction. My aspiration in life during this time was to get drunk on weekends. Things soon began to go downhill and my attitude on life became pessimistic, which also reflected in my grades and the relationship with my parents. I flunked my Spanish class. My Spanish teacher had no idea what to do with me since I had an “I don’t care” attitude about everything.

It was New Year’s Eve, 1990. I had another girlfriend break up with me. I was very depressed and felt very hopeless and

purposeless at this point in my life. Nothing seemed to be going well. I met up with some friends that night and got totally drunk. While in my drunken stupor, I had a powerful experience that would change my life forever. I heard the voice of the Holy Spirit saying that He loved me and had a plan for my life. He said, “I see what is going on and I have something so much better for you. I have a plan for your life – come and follow Me.” Instantly, I was sober! The fear of God came over me and I was actually shaking. God had my full attention. I knew immediately that this was the voice of God speaking as no one else could make me immediately sober. I said, “If you really mean what you say – that you have a plan for my life – then you have to radically change my life.” That night I spilled my guts to Jesus and made a decision to follow Him. I invited Him into my heart.

The next week a friend of mine from school invited me to his church youth group. The youth pastor said, “We are not going to pop balloons with our butts or drink Kool-Aid here, but we are going to get to know the living God.” He said, “I’m not going to hold your hand, but I am going to encourage you to hold the hand of the Holy Spirit. He will be with you to walk beside you. Don’t put your trust in me but put your trust in Jesus. By the way, bring a Bible and a notebook and see for yourself who God really is.” I loved his candid no-nonsense, straight-forward style. I was tired of games. I genuinely wanted to know the living God. I knew that I was in the right place, and that day I made the decision that I was not going to go part-way with God but go 100% with Him. I began reading my Bible for the first time and attending Bible studies and prayer meetings. I intended to grow in my new relationship with Jesus.

My life began to change as I developed a personal relationship with Jesus Christ. God gave me the opportunity to lead my dad to Jesus and God healed the relationship with my dad that was once full of tension. God gave me the opportunity to live in Spain for a month on a student exchange program. All I needed as a prerequisite was to have taken two years of Spanish. There was no requirement of what kind of grades you had to have, thank goodness! After going to Spain, I went back and retook the Spanish class I had failed and aced the class. As a result, my Spanish teacher who was once so frustrated with me became my mentor. She inspired me to major in Spanish and I graduated from the University of Colorado with a Spanish degree.

I continued to seek the Lord for guidance for my future. I attended a college and career retreat through my church that had a teaching on the life of Moses. Afterward, there was a period of praise and worship. It was at this moment in the middle of worship that the Lord Jesus gave me a vision that has brought me to where I am today. I saw myself on a diving board. Jesus said, “Go ahead and jump; I want you to jump into real estate – you will walk on water.” I know that sounds pretty bizarre and perhaps a little unusual. In other words, Jesus was saying to keep my eyes on Him and he would show me exactly what to do.

I took the real estate test. Luckily, I passed the Colorado portion the first time but the national test took five times before I finally passed! Obviously, God really wanted me to know this information! A big thank you to Debbie Boals who helped me study the math portion of my exams. I joined RE/MAX Real Estate Group, the company that my parents owned and founded. It’s hard to imagine now but prior to this vision I didn’t want anything to do with real estate – I had no interest. Now that I knew God would be involved, my entire perspective changed.

I was mentored by my dad, Barry, my mom, Vickie, and my brother, Jeff. I am so thankful for their devotion in showing me how to do the business the right way. Serving client’s specific needs, and being a good listener are traits that I learned from them. I had the drive and ambition to follow out this vision God gave me. I had family who was in the business to get me started with the right foundation. However, I really needed a good business plan. I found that plan through Brian Buffini.

Attending a two-day seminar in Denver, I loved Buffini’s heart for people and how he built systems to grow his business by referral. That day I used my credit card for the first time for a large purchase and spent around \$4,000 and joined his business coaching program. I did not have two pennies to rub together, but I knew this was how I wanted to model my business. I was so moved by what I learned from Brian Buffini, especially his tenacious desire to write out written goals and start attacking them.

Years later from participating in business coaching, I wrote a goal that I wanted to bring a future wife to Buffini’s Peak Experience Conference in Ireland that was going to happen the following year. The only problem was I was not engaged nor was I dating anyone seriously at the time. It was my dream to have a future spouse that could join me on a personal growth journey and I knew this Conference could provide that.

I had made a unique commitment to the Lord when I was about 18 years of age. I had a lot of friends getting into serious relationships quickly but their walk with God seemed shallow. I decided that I was not going to have a serious relationship until I was at least 30 years old. I wanted to have more depth in my relationship with God and quality time to do it. By the time I was 27 my hormones were speaking to me and I really wanted to be married. God reminded me of the commitment I made about waiting for marriage until I was at least 30. He said that He was going to keep His end of the deal. I pleaded with Him that if I were ever to get married could He at least let me see this girl. One day a friend of mine called and said she would be in Colorado Springs. She was returning from Africa where she had contracted malaria and almost died. I was eager to see her. I met up with her at church and she had a friend with her whom she introduced to me. I said

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“hello” to her friend but basically ignored her because I was so excited to see my old friend. I was so glad that she was okay. I stepped away to get a drink at the water fountain and thought to myself that her friend was really cute...I wanted to go back and talk to her. When I returned, they were both gone. I went to my car in the parking lot and had this startling thought that I may have just seen my future wife!

Three years passed and that same friend was sitting across from me at a closing table. She asked me if I would consider calling her best friend who lives in the Atlanta area and was also single and available like me. I told her that I was not interested in a long-distance relationship. My friend said that she had prayed about this consistently and that I was going to call her! So, I called her! Her name was Erica. We chatted on the phone for a long time and I asked her every question that you would not ask any person during your first contact. I simply did not care and was planning on having a short conversation to appease my friend. Well, I was

amazed by her answers. I had never had a woman answer the direct and personal questions I had asked her in such a profound way. We spoke on the phone for three days in a row. On the third phone call, I knew without a doubt that I was going to marry her. On that day I asked her if she wanted to go to Ireland with me that summer. She thought that I was nuts. I told her that we would chat on the phone for a month and get to know each other more and then I would fly down and meet her in person as well as her family. I told her that if the time went well, then maybe she would accompany me to the Buffini Conference in Ireland. When I saw her in person, I remembered the girl that I was introduced to three years previously at church. This was the same girl that I asked God to reveal to me, if she existed. I never asked Him if I could talk with her – only if I could see her. Erica was that girl! We had a great time that weekend in Atlanta and I flew back and asked her if she was going to join me in Ireland and she said she would. That day I went out and had an engagement ring made. I took Erica to the Peak Experience in Killarney, Ireland, and

asked Brian Buffini if I could propose to her at the conference. In between one of the sessions, Brian gave me the microphone and I proposed to Erica in front of 350 people. I did have to repeat myself twice because she was so shocked but she said, “Yes!” It was a dream come true and I am amazed at how God orchestrated it. Doing business by referral is the way to go!

We wanted to purchase a new home that Erica and I could call our own. I began to pray about where to live. I knew that I wanted to be in Northgate just past the trees, where the views of Pikes Peak are breathtaking. I was the first real estate agent to contract on a home in Flying Horse that I am aware of. Erica and I were in the middle of church and we both felt fidgety. The Holy Spirit was nudging us to leave. We left church for the first time ever in the middle of a service. God definitely has a sense of humor. I was not feeling right about the house in Flying Horse. We got in the car and began to drive around and pray. We drove by a home that I had called on previously but no one had returned my call. I called that day and apparently, the home had previously been under contract and had just come back on the market. We set up a showing to see the house and we walked in the front door and straight to the great room and looked out the window at the beautiful view of Pikes Peak. We knew this was it. I called my parents and made them solemnly promise not to tell any living relative nor could they tell any of their clients about the house and if they agreed, I would give them the address. My parents walked in the door and my dad said that if we didn’t buy it, they would buy it! That was all the confirmation we needed. We have been in our home for over 13 years now. We have enjoyed it, our neighbors, and personalizing the home. The Holy Spirit led us right to the house of our dreams just at the right time. We let the home in Flying Horse go.

After we purchased our home, we had big dreams of remodeling the kitchen once the house was paid off. We just recently wrapped up this 13-year dream. Although we will certainly enjoy the kitchen, we are eager to have people over and serve them. We love to entertain and connect with others in our home. It’s exciting to see long-term written goals and dreams come true. It is my passion to help others make their dreams come true as well. Zig Ziglar used to say that “if you help enough people get what they want, then you will get what you want.” Maybe he was right.

Erica is a speech-language pathologist and we have two incredible boys who are both gifts from God: Sterling and Barringer. Sterling is a talented piano player, an amazing Lego builder and has a knack for video games. Barringer is artistic and is very

athletic. We also have a one-year-old Samoyed puppy named Blizzard. I gave him the nickname Blizzy Rodriquez because he loves playing “Toro.” Erica, Blizzy and I love to attend the boys’ lacrosse games together.

I have an extraordinary real estate team. I have two licensed agents: Robert Crawford, who has a military background, and Carey Chamberlin who grew up in Colorado Springs. She and I attended high school together. Cathy Barnard is my primary assistant and contracts manager who has an extensive background in real estate. Shaina Glenn, our listing coordinator, has been a long-time friend and her husband was a previous client. All of them love what they do and the clients they serve. We love to positively impact people’s lives. I am so thankful to them for all of their hard work and devotion. We are constantly developing and learning and when we fail, we get up and keep moving. This is a business where you must be open to grow. Our intent is to bless others. I want to give a special thanks to two agents in other areas, Albert and Tyler, who weekly pray over my business. I’d also like to thank a special friend, Linda, who continues to pray for me and my family. Finally, I want to thank Brian Buffini, who taught me how to work by referral. It is through the referrals of our clients and friends that have made my business continue to expand. We’ve met some incredible people working in this career and I am forever grateful for their friendship and loyalty.

Traveling to see extended family, exploring new and fun destinations, and working out at the gym with my friend, Sam, are just some of the things I enjoy. I also love going skiing and biking in Summit County with my family, having an annual dad-and-son mystery weekend, attending a men’s group through church, and finding great books on Audible. Erica and I also enjoy updating our home, going out to eat together, entertaining, and discovering new places in Denver.

Here are some key things that have made me successful with what I do: Trust in Jesus and pray over everything. Take a Sabbath day. For me, it’s Sunday, when I relax and enjoy family. Next, I always regularly tithe and give a portion of what I make to impact others. I have recently carried a prayer journal. Sometimes you can’t control situations, so give them to God who can do something about them. Be a giver and keep sowing seeds so that your seeds will turn into a tree and bear fruit. Work hard and be committed; play hard and rest peacefully. Realize that we all never arrive. There will always be imperfections but let go of the past and keep pressing on towards what is ahead. Keep dreaming and dream big! Be a team builder; it takes everyone’s help to get it done right.

We love to give and be a part of other people’s stories. Thank you for hearing part of my story. I hope you are encouraged. May God inspire your story today! Blessings to you and what a great city in which to sell real estate!

Home sales slowed across most of Colorado in 2018

By **Aldo Svaldi**, The Denver Post

Metro Denver's housing market saw sales slide and prices continue to rise last year, and that pattern dominated across much of the state, according to a monthly update from the Colorado Association of Realtors.

Colorado Springs and El Paso County, the next biggest housing market after metro Denver, suffered a 5.5% drop in single-family sales and an 8.6% decline in condo and townhome sales last year compared to 2017, according to the CAR report.

That proved a little more severe than the 3.6% decline in single-family home sales and the 4.8% decline in condo sales metro Denver recorded, according to a separate report from the Denver Metro Association of Realtors.

Despite the drop in sales, the median price of a single-family home sold last year in El Paso County rose 9.8%, hitting the \$300,000 mark in December. The median price of a condo rose 12.3% on the year to \$215,000.

"2018 proved to be a very difficult year for the industry," said Colorado Springs Realtor Patrick Muldoon in comments accompanying the report. "Many of us found it to be frustrating to figure out how buyers' and sellers' moods were swinging at any given time."

Fort Collins and Larimer County recorded a 5.4% drop in single-family home sales last year, but the median sales price rose 8.4%. The number of condos sold by contrast was up 6.1% and the median sales price was up 8% on the year.

"Interest rates bumped up again in late summer and buyers continued stepping down in price and stepping back from resale homes," noted Fort Collins Realtor Chris Hardy in comments about his market.



Pueblo County was another metro hub where home sales dropped, 4.5% for single-family and 7.5% for condos. But again, the median sales price was up 8.1% to \$187,000 for single-family and 13.3% to \$170,000 for condos last year.

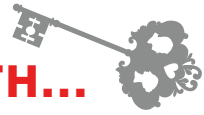
Mesa County, home to Grand Junction, came to the housing recovery years late, but it retained enough momentum to keep sales growth positive, as in a 3.5% gain for single-family sales and 11.6% for condos.

The median home sales prices rose 8.4% to \$245,000 last year, while the median condo sales price was up 6.1% to \$175,000

Fast-growing Weld County also bucked the trend as well on single-family home sales, which rose 5.7% last year. Condo sales, around a tenth of the total, dropped 3%. Similar to other areas, median home prices rose 6.2%, while median condo prices rose 5.6%.

The state's mountain resort communities, which are more reliant on condo sales, weren't immune to the sales slump. In Eagle County, home sales dropped 3.4% while condo sales dropped 4.2%. To the east in Summit County, home sales fell 3.2% and condo sales fell 9.8%. In Routt County, home sales were also down 3.2% while condo sales were off 6% last year.

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By Robert O'Brien, Real Producers Reporter

What IS it?

CASTLE ROCK

(the) ROCK

THE STORY OF "THE ROCK"

So the What IS It? series is about things you might see in your travels around the Pikes Peak area, or things you've heard about and may have wondered "what is it?"

In this case, our bet is nearly everyone in the Pikes Peak area has traveled to Denver by motorized vehicle and therefore almost certainly has whizzed right past that ubiquitous rock formation just to the east of I-25. You probably correctly guessed, if you cared to care, that that rock formation was indeed Castle Rock. But have you ever wanted to GO to the rock and explore it a little? And



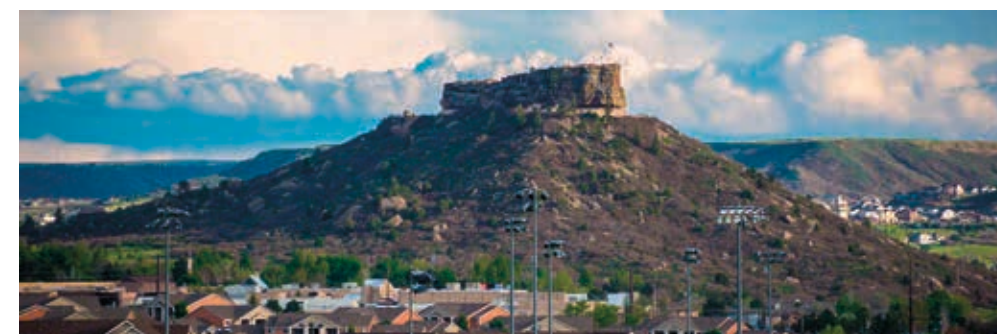
do you think it looks like a castle? Who is it who looked at that big flat formation and thought, "Huh! That looks like a castle!"

Well, we have that answer and a little more for you history buffs or those of you who may have idly wondered anything at all about it. It is an ideal subject for our little "What IS It?" series.

As you would guess, the town is named after the rock. According to a wonderful website <https://www.coloradophotosource.com/castle-rock-colorado-photos-and-history/>,

"The Castle Rock Butte is a well-known geological rock formation used by Native Americans, explorers and early settlers as a lookout and reference point during their travels. Visitors to the area noted that the butte looked like a castle on a hill. The butte's name is attributed to Dr. Edwin James. Dr. Edwin James was a botanist from *Long's Expedition in 1820. The town of Castle Rock is named after this prominent natural landmark."

A rancher named George P. Steward donated the land and the rock for a park. That star you see lit every year in and around Christmas was actually constructed during the depression by the Works Progress Administration.



It is 45 feet tall. It has been lit every year since 1936 with the exception of the WWII years of 1941 and 1945 (in 1945 it is noted that the star was modified into a "V for victory").

On other occasions, the star was lit in blue and orange in honor of the Bronco's Superbowl victories in '98, '99 and 2016 (oh for those days again!) and after the 9/11 terrorist attacks.

The Starlighting (as it is now called) takes place on the Saturday before Thanksgiving.

Have the urge to visit the rock in person? Feel like taking in the view from the top of the rock? Check out this website for getting to the trailhead and parking: <http://www.crgov.com/DocumentCenter/View/297/Rock-Park-Trails-Map-PDF?bidId=>. C'mon, it's a LOT easier than The Incline, which will be the topic of an upcoming "What IS It?"





FOOTNOTES:

Thanks to <https://www.coloradophotosource.com/castle-rock-colorado-photos-and-history/amp/> which will not only give you more information on “the rock” but also has some wonderful photos and has a link to many other photos of Colorado for purchase. Check it out!

Also, visit <http://visitcastlerock.org/about-castle-rock/photos-videos> for some historic and present-day photos and videos you will most definitely find informative.

*Stephen Long’s Expedition, 1820. In 1819, Major Stephen Harriman Long led a group of explorers towards the Rocky Mountains along the Platte River. Only a few Europeans had seen the river before, including Etienne de



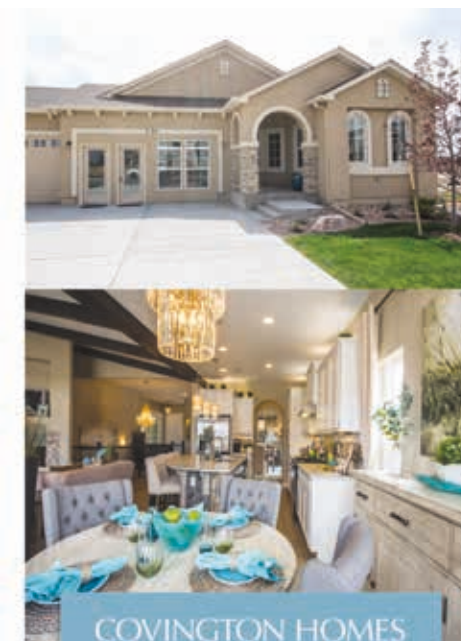
Veniard, Sieur de Bourgmont in 1714. The United States had just obtained the Platte in the Louisiana Purchase from France. http://bcn.boulder.co.us/basin/ditchproject/?Maps:Stephen_Long%27s_Expedition%2C_1820



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INDIVIDUAL STATS

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#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Kevin Patterson	The Patterson Group	55	24	79	\$39,793,200	\$17,919,727	\$57,712,927
2	Mark Ewell	Turner Associates	175	0	175	\$55,121,291	\$0	\$55,121,291
3	Edward Behr	The Platinum Group, Realtors	66	59	125	\$22,497,140	\$22,669,003	\$45,166,143
4	Kathy Loidolt	Flying Horse Realty	55	43	98	\$19,961,900	\$19,839,236	\$39,801,136
5	Dean Weissman	The Platinum Group, Realtors	29	31	60	\$20,946,449	\$14,858,176	\$35,804,625
6	Mike MacGuire	The Platinum Group Realtors	44	39	83	\$17,322,615	\$16,005,092	\$33,327,707
7	Michael Turner	RE/MAX Real Estate Group	53	19	72	\$23,075,699	\$6,427,900	\$29,503,599
8	Mark Salas	Best Realty, Inc	35	73	108	\$8,244,500	\$17,578,178	\$25,822,678
9	Cherise Selley	Selley Group Real Estate, LLC	26	34	60	\$10,220,380	\$14,443,456	\$24,663,836
10	Nathan Johnson	RE/MAX Real Estate Group	20	60	80	\$5,114,500	\$17,650,977	\$22,765,477
11	Dan Egan	Keller Williams Client's Choice Realty	28	31	59	\$10,229,215	\$11,916,136	\$22,145,350
12	Kim Klapac	Coldwell Banker Residential Brokerage	29	30	59	\$7,996,350	\$10,630,236	\$18,626,586
13	Mike Rosenhahn	Great Colorado Homes	22	31	53	\$7,281,750	\$11,006,050	\$18,287,800
14	Taryn Simental	RE/MAX Properties	13	50	63	\$3,225,000	\$14,858,943	\$18,083,943
15	Michelle Fisher	RE/MAX Properties, Inc.	31	21	52	\$9,423,300	\$7,928,474	\$17,351,774
16	Scott Coddington	Pulse Real Estate Group, LLC	27	22	49	\$9,436,750	\$6,907,275	\$16,344,025
17	Dustin Kimberling	Keller Williams Premier Realty	25	27	52	\$7,844,700	\$8,021,000	\$15,865,700
18	Rob Henderson	ERA Shields Real Estate	22	18	40	\$8,060,670	\$7,774,068	\$15,835,512
19	Peggy Ulmer	ERA Shields	14	29	43	\$4,698,800	\$10,399,002	\$15,097,802
20	Angela Fugate	MacKenzie-Jackson Real Estate	29	22	51	\$8,275,800	\$6,459,400	\$14,735,200
21	Ashley Wilson	RE/MAX Properties, Inc.	25	23	48	\$7,377,500	\$7,311,605	\$14,689,105
22	Chris Clark	Pikes Peak Homes and Land	37	10	47	\$11,207,603	\$3,210,000	\$14,417,603
23	Dave Sanders	Re/Max Real Estate Group	14	29	43	\$4,668,500	\$8,358,478	\$13,026,978
24	Yegor Beljovkin	Summit Ridge Group	26	20	46	\$6,000,000	\$6,500,000	\$12,500,000
25	Jamie Krakofsky	Remax Real Estate Group	14	24	38	\$3,940,500	\$8,100,400	\$12,040,900
26	Jennifer Montoya, MBA	Coldwell Banker Residential Brokerage	18	16	34	\$6,440,850	\$5,206,967	\$11,647,817
27	Melanie Casey	Ashford Realty Group	36	2	40	\$10,565,000	\$529,250	\$11,094,250
28	Rhonda Brennan	Mountain Desert Realty	13	15	28	\$5,803,480	\$5,069,992	\$10,873,472
29	Meri Burgess	MacKenzie-Jackson Real Estate	25	13	38	\$7,040,200	\$2,523,300	\$9,563,500
30	Linda Lafferty	The Platinum Group	12	11	23	\$4,056,000	\$5,158,597	\$9,214,597
31	Brett Weldon	The Springs Team	20	8	28	\$6,390,400	\$2,640,500	\$9,030,900
32	John Hammett	Coldwell Banker Residential Brokerage	10	12	22	\$3,746,135	\$4,841,312	\$8,587,447
33	Veronica Gurule	Red, White & Blue Realty Group	14	14	28	\$4,589,454	\$3,746,000	\$8,335,454
34	Craig Rogers	The Platinum Group, Realtors	9	21	30	\$2,039,300	\$6,170,337	\$8,209,637
35	Larry Knop	MacKenzie-Jackson Real Estate	8	20	28	\$2,336,528	\$5,264,900	\$7,601,428
36	Eric Estrada	Keller Williams Partners	7	19	26	\$1,553,950	\$4,635,578	\$6,189,528

#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
37	Wanda Wood	MacKenzie-Jackson Real Estate	7	12	19	\$1,801,900	\$2,806,900	\$4,608,800
38	Carrie Miller	Your Neighborhood Realty, Inc	16	13	29	\$1,778,600	\$2,657,250	\$4,435,850
39	Jeannette Stevens	MacKenzie-Jackson Real Estate	4	10	14	\$1,334,000	\$2,371,000	\$3,705,000
40	James Sherrell	MacKenzie-Jackson Real Estate	2	12	14	\$614,800	\$2,836,400	\$3,451,200

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TEAM STATS

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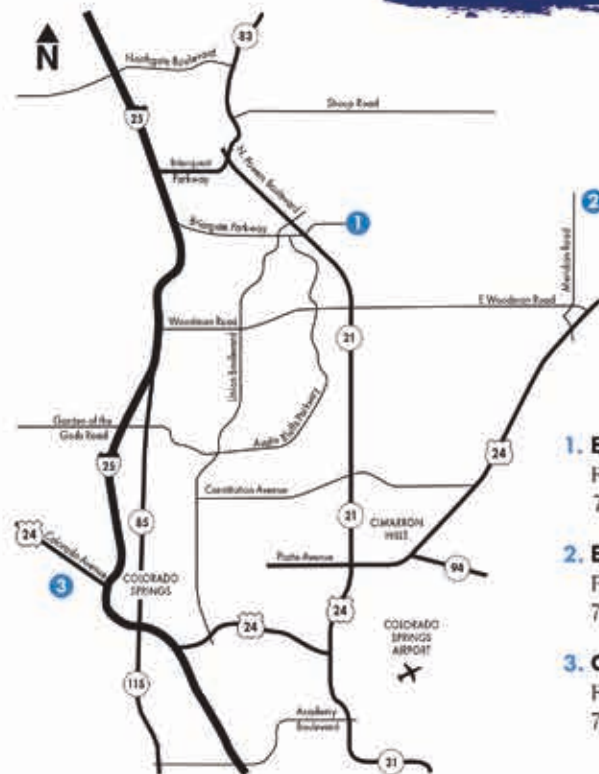
#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	The Clement Group	77	72	149	\$34,180,207	\$35,660,252	\$69,840,459
2	Pulse Real Estate Group, LLC	64	93	137	\$20,541,450	\$29,484,718	\$50,026,168
3	Nathan Johnson Team	49	137	186	\$13,206,500	\$36,202,149	\$49,408,649
4	The Kibler Group	66.3	88.1	154.4	\$19,083,865	\$24,146,334	\$43,230,199
5	MacKenzie-Jackson Real Estate	64	88	152	\$18,664,828	\$22,726,000	\$41,390,828
6	Roshek Group	68	72	140	\$21,628,667	\$17,211,989	\$38,840,656
7	The Sanders Team	33	76	109	\$10,683,642	\$23,757,841	\$34,441,482
8	The Bobbi Price Team	66	22	88	\$18,573,447	\$8,141,718	\$26,715,165
9	The Barcus Team	28	8	36	\$21,550,111	\$3,845,892	\$25,396,003
10	Jason Daniels & Associates at RE/MAX Millennium	32	47	79	\$9,453,900	\$14,416,557	\$23,870,457
11	Mike Slaback The Team/ Your Neighborhood Realty, Inc	42	33	75	\$8,089,803	\$9,889,384	\$17,979,187
12	Christy Dunfee	24	28	52	\$6,151,186	\$6,992,945	\$13,144,131
13	The EG Group at Keller Williams Partners	18	30	48	\$2,401,152	\$5,605,930	\$8,007,082

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