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For articles, coverage, and advertising, contact Brian Gowdy at 719-313-3028; brian.gowdy@realproducersmag.com.

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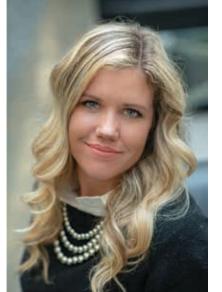
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Welcome real estate agents and professionals to our November 2021 edition of *Colorado Springs Real Producers*!

This month is veterans-themed. Every agent and Preferred Partner spotlighted in this edition has served in some branch of the military! If you are a veteran in real estate, or if you would like to nominate a veteran agent for our November 2022 edition, please reach out!

We hope you enjoy getting to know your fellow agents on a more personal level. Our goal is, if agents know their colleagues better, transactions will go smoother, resulting in more repeat business for everyone.

Also, please glance at the highlights from our volunteer event with Pikes Peak Habitat for Humanity. One of my drives with Real Producers is to host meaningful, collaborative events and be active in the community. If you know of a non-profit that offers volunteer group projects, please reach out to us and we will reach out to schedule a future volunteer day.

Lastly, please remember real estate agents don't pay for their features in Real Producers; they were all nominated to us by their fellow agents. The reason we're able to make this a free-to-play platform is because of our advertising partners. If you have the opportunity to support one of our advertisers, please know you are not only supporting their business but mine as well.



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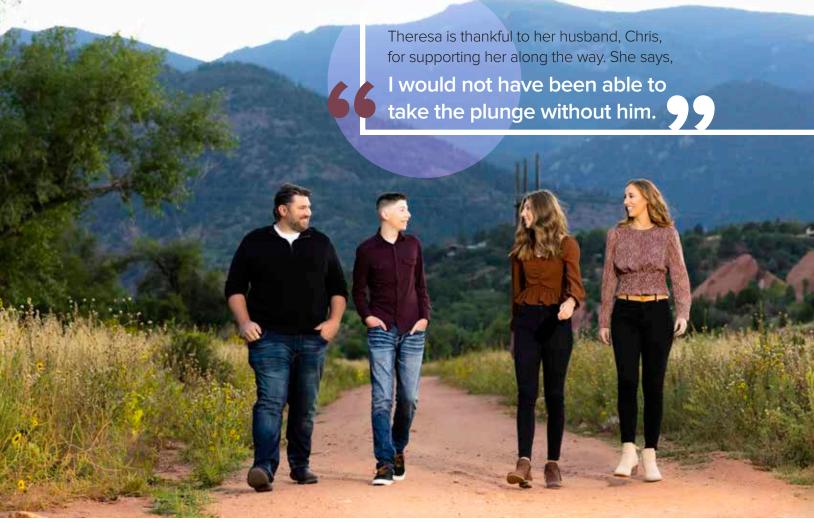


Theresa is originally from St. Louis, Missouri, and lived there for most of her childhood. Before stepping into the world of real estate, Theresa was a member of the US Marine Corps for 5 years. She enlisted right out of high school and worked primarily as a Special Security Officer, processing security clearances. After getting out of the military, Theresa stayed home with her oldest daughter for a few years. When she returned to the workforce, it was with a job at CitiMortgage, which she says was "both fun and exhausting." She worked there for a few years before her husband's career brought their family to CO. Theresa says that during her time with CitiMortgage, she learned so much about foreclosures, bankruptcies, and other mortgage-related issues. She says the job was a great learning experience, and she still uses a lot of that knowledge in her work today.

Once Theresa and her family settled in CO, she started a residential cleaning business. She says it was a small, word-of-mouth business, but successful nonetheless, partly due to her OCD in the cleaning department! She says real estate had always intrigued her, and it was during this time, she began to contemplate making a career out of it. One of her clients was in real estate, and Theresa would "pick her brain" about it. Ultimately, she decided to give it a try and felt she would be good at it partly because of her go-getter attitude. She credits much of her success to the hard work during the early days and says most of her business today is referral-based.

Theresa recalls her first year in real estate as a challenge and admits being discouraged at times. She says during her first 6 months, she only had one

sale! She says, in the beginning, she struggled with the assurance that she would find prospects and remembers feeling less outgoing than others. As someone who likes to observe, she says this was a challenge she had to overcome to be successful. Additionally, Dave Sanders, her team lead at the time, was very helpful and provided her with great training. She says he was always there to encourage her and reassure her that she was doing all of the right things. So she persisted and continued staying present, following up and educating herself. She says part of the struggle was that she has a stubborn personality and has always been really good at every job she's had in the past. But being completely new to real estate, it took her some time to realize that although she





might not be an overnight success, she would get there one day. She says that over time, her consistency and follow-through paid off as she started building genuine relationships with her clients, many of whom she's friends with today. She also believes in asking questions and likes to know how everything works, especially the lending side. Theresa says she's diligent about doing research and using her banking background to help her gain more knowledge along the way. She's also thankful to the people that have been there to help guide and support her along her journey. Among those is Holly Quinn, whom she says allowed her to pick her brain with her real estate questions and introduced her to her business partner at the time, Dave Sanders. Theresa says she's very thankful to Dave and Holly for taking a chance to have her join their team. She

> says Dave always believed in her and played an

essential role in helping

her get to where she's at

today, and for that, she's

very thankful.

Additionally, Theresa has her current business partner, Charity Breed, to thank for taking on real estate when she did and her decision to move brokerages and join her team. She says Charity has been a huge contributor to their success and brings so much value to the table. Most importantly, Theresa is thankful to her husband, Chris, for supporting her along the way. She says, "I would not have been able to take the plunge without him." Theresa wants others to have the support and guidance she received early on, so she's currently a productivity coach and mentor at Keller Williams Partners. Her most significant piece of advice would be to stay persistent and motivated. She says people have to trust that you know what you're talking about, and



that means you need to always be learning, educating, and challenging yourself to become more knowledgeable every day.

Theresa and Chris met while they were both in the Marine Corps stationed at Camp Pendleton in CA. She says CA is one of the most memorable places she's lived as she remembers being so taken with the landscape

and architecture when she was initially stationed there. Theresa and Chris have two children, Alexis, age 15,

> and Levi, age 12. Alexis plays soccer for Pride

Soccer and is part of the Elite Clubs National League, which involves much travel. She says she loves trying lots of new things and is very creative. Although, she is still unsure about what she

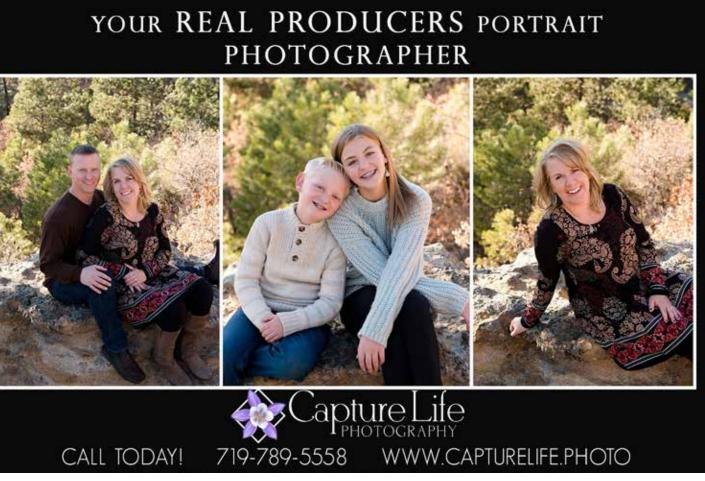
<< Theresa and her business partner, Charity Breed

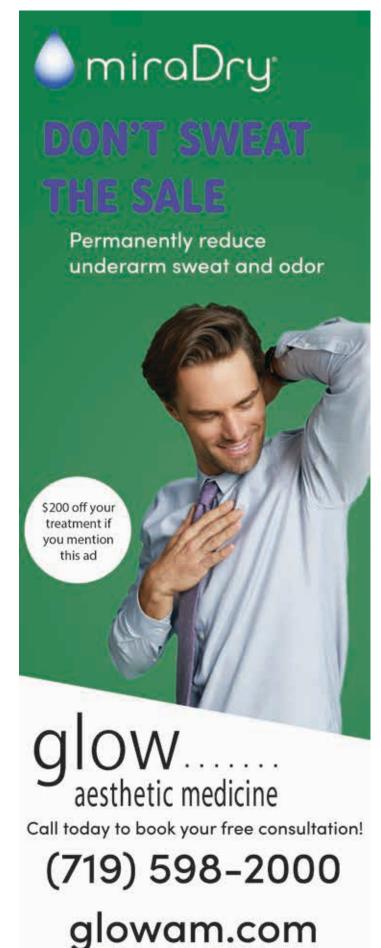
wants to do after high school. Levi loves ships, submarines and wants to join the Navy. Some of his other hobbies include cars, playing with his remote control car, and video games. Theresa says that since moving to CO, one of the things she loves most is the beauty of the mountains. She also enjoys seeing so many active people out and about, exploring the area. When Theresa's not working, she loves playing poker-Texas Hold'em. She discovered the game by accident while channel surfing when she was pregnant with her daughter. She says she turned to a channel that showed the game being played, and she's loved it ever since. Theresa likes to take on challenges head-on and draws inspiration from her favorite quote by D.H. Lawrence, "I never saw a wild thing sorry for itself. A small bird will drop frozen dead from a bough without ever

having felt sorry for itself."









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Volunteers: Jennifer Crosby, Zayla Crosby, Kim Bourgois, Taylor Wall, Mason Buck, Gayla Bustos, Brittany Winn, Harrison Cobs, Josh Bryant, Shanell Kelsey, Chelsea

we hung drywall, and we sweated our faces off!

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Mike Floren (Low Cost Mortgage)—the only one of us with framing experience!



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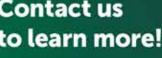
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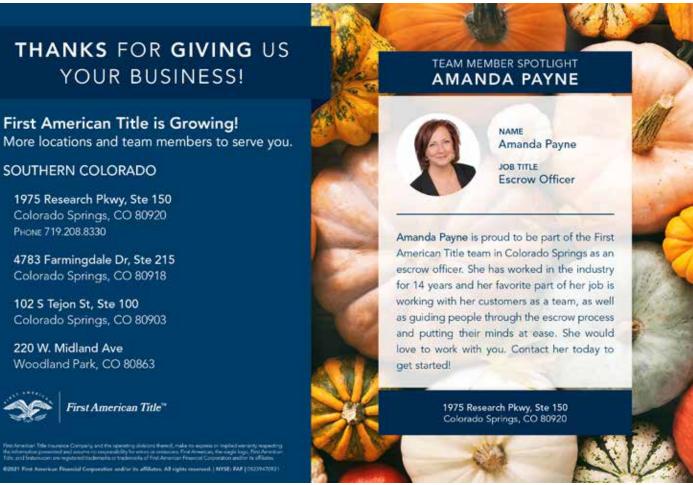


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instilled in him through the US Marine Corps prepared him to run a successful business in the civilian world. Today, Mike gives back to non-profits that are veteran and PTSDrecovery related.

Outside work, Mike loves building businesses and passive income streams.

> He also loves to build and repair mechanical things like old trucks and tractors, remodeling houses, and he even owns a few hundred acres for a private camping/shooting range and veteran retreat.

ABOUT LOW COST MORTGAGE:

Mike Floren founded Low Cost Mortgage in the summer of 2018. Their mission is to be the value leader with great service and fast closings. They always answer the phone from 7 am to 11 pm, seven days a week.

"Save Thousands' is our motto, and we tend to beat most other lenders by \$3,000 -\$8,000, apples to apples," says Mike.

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- Brokers have no control over the file as it is going through the process. Great for refinances, not so good for purchases depending on the relationships they have and how the industry is at the time of
- **Correspondent** is a mix of some traits of brokering and some of direct lending. They might have processing and underwriting in-house but they are underwriting the file to another companies rules, which are called "overlays." Correspondent lenders also do not fund; they use warehouse lines with extra rules on them or service loans and cannot "portfolio" a loan.
- **Direct Lending** is the best place to be for purchase loans. Everything is in-house, processing, underwriting, closing, funding, servicing, appraisal management. Direct lenders like Low Cost Mortgage do not have overlays; we follow "agency guidelines" only and after closing the buyers pay their mortgage to us.





Bottlenecks: the following bottlenecks delay or kill closings:

- 1. **Borrower Documents:** make sure the buyers get the docs in as soon as possible. Lenders can only go off of what they can prove, and without documents, they cannot prove anything. (this is the number one reason for a delayed or failed closing)
- 2. Appraisal: Order the appraisal as soon as possible, we order it as soon as the home inspection is completed. The appraisal can delay the closing if an appraiser cannot be found in a timely manner and if they cannot complete the appraisal fast, not a big deal in Colorado Springs or any major city, but outside of the city limits, it starts to become challenging.

Advice to borrowers:

- 1. Get your documents in early.
- 2. Don't buy anything new while shopping for a home.
- 3. Pay down credit cards to below 10% of the max limit (bumps up credit score)
- 4. When in doubt, call the loan officer and ask.

Advice to REALTORS®:

- Time is your enemy. The more time you have the more flexibility you have on the financing side.
- Learn the ins and outs of mortgage lending.
- You should have 4-5 lenders in your "portfolio" 1-2 of direct, correspondent, and broker.
- You can never bother the loan officer too much! When in doubt call, call, call, and then call again... If the loan officer is not answering the phone on weekends, fire them.

If you have any questions or want to talk about any scenarios Michael Floren NMLS: 1574886 is available from 7 am - 11 pm MST 7-days a week at **720-448-6610** or email at Mike@LCMLoans.com



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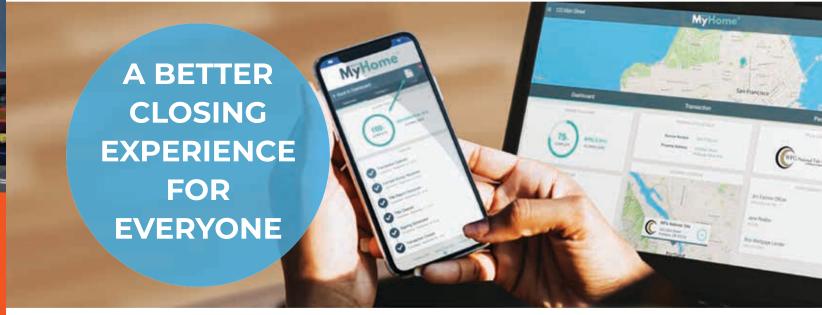
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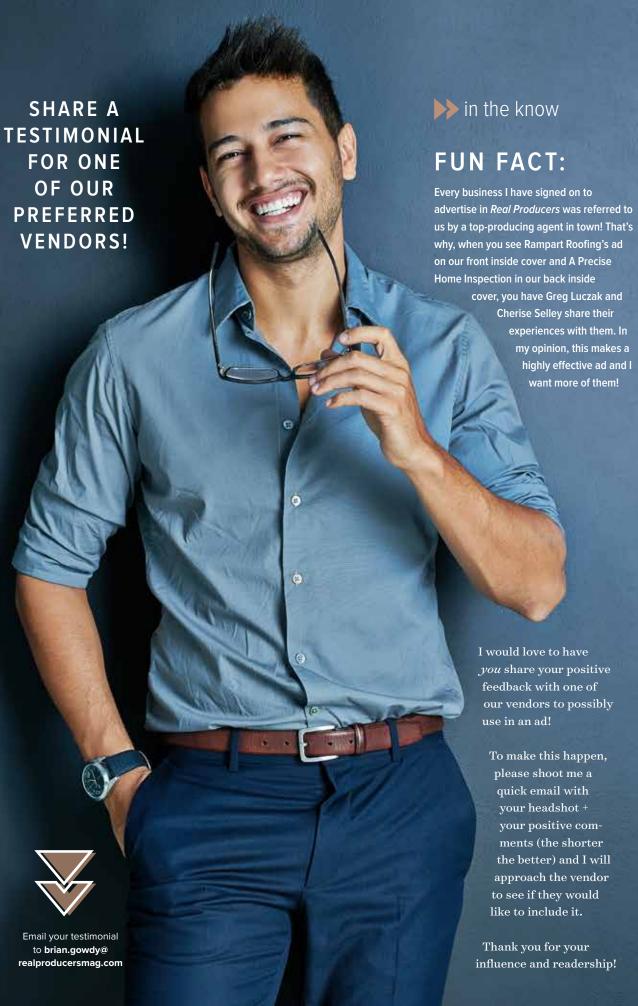


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DARREN WILLIAMS

A second bite in the career apple, Darren Williams found himself following in his father's footsteps as a real estate agent. Born and raised in Bremerton, Washington, Darren grew up as the son of a United States Air Force recruiter of twenty years who transitioned to being a real estate agent of thirty years. Darren found himself on the same path joining the United States Air Force in 1992 and 25 years later joining the ranks of the real estate world. Darren says, surprisingly, he did not intentionally follow his father's path. Perhaps some things are truly run in the bloodline.

During his 25 years in the United States Air Force,

Darren served as a satellite systems operator leading over a hundred airmen, contractors, and government employees. Throughout his service, he and his family lived all over the world, including Australia and England, and he spent over seven years away from family on deployments or assignments in more than 45 countries. He recalls his most interesting residence in Australia, where emus and kangaroos wandered through the yard. When Darren retired, he did so at one of the highest ranks, senior master sergeant.



Darren has two children, a daughter who is a United States Air Force Reserve captain, and a son who is a recent University of Colorado at Colorado Springs graduate embarking on a criminal justice career (or perhaps a real estate career, if Darren is



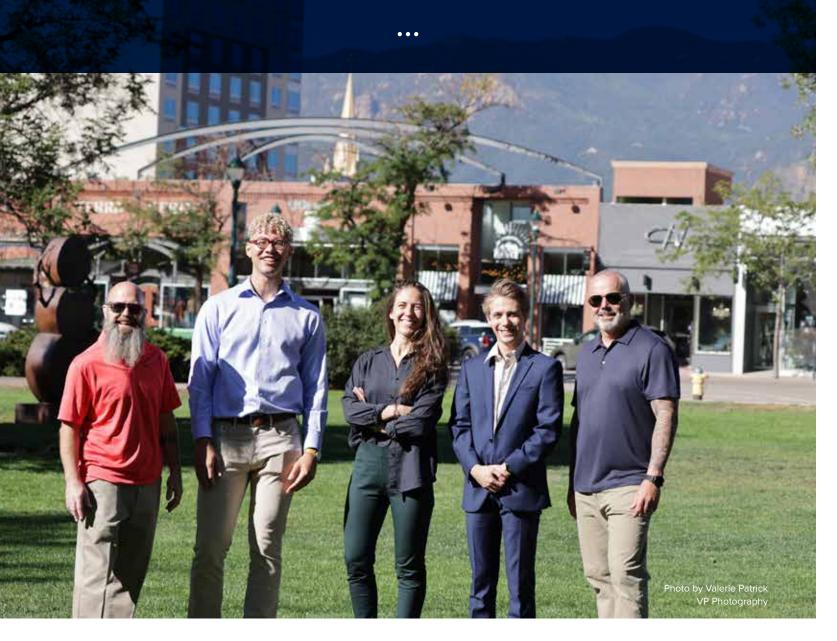
sufficiently persuasive). Darren can credit his current, more positive relationship with real estate to meeting his girlfriend during a showing and intruding in her space while she cleaned the residence. After striking up a conversation and being impressed with her structured and organized approach, he asked her to help out with another client, and one thing led to another. They are now raising her 11-year-old son, who has just joined the middle school ranks.

Darren initially became interested in real estate when purchasing a rental property and meeting Michael Porter, who would ultimately become the inspiration for his post-Air Force career. He recounts coming away from that transaction knowing that he would become a real estate agent



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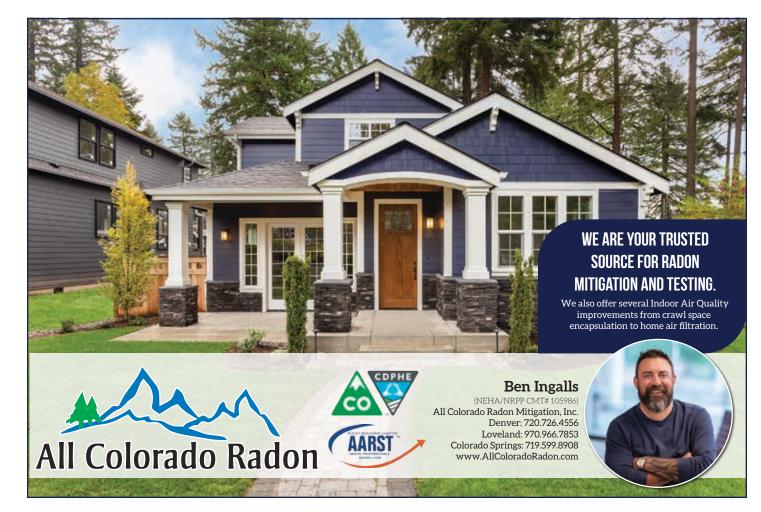


when he finished serving his country. Years later, he decided to take the leap in real estate, learning under his friend and mentor, Dave Sanders.

As an extrovert, his biggest challenge was going from interacting with hundreds of people on a daily basis to essentially working alone. He recalls wondering if he made the right choice in this solitary profession. Still, he kept himself busy with the stress and anxiety of managing twenty-nine transactions in the first year without the well-oiled efficiencies he has in place today. Darren drew his motivation to succeed from knowing that his clients rely on him for their livelihoods, so making mistakes is not an option.

Today, Darren has moved away from being a solitary agent. He is proud to lead The Williams Team, a Keller Williams Partners subsidiary. He states, "My team is my driving force. They help me grow, and I'm humbled to return the favor."

He is thankful to have worked through the turmoil of being a new agent and having to endure colleagues moving and lost relationships to be wiser and more determined to succeed for the people he serves. He credits his familial foundation coupled with his military training for his motivation and perseverance to succeed. Darren is also thankful for his extensive military family, to whom he loves giving back. He and his team sponsor events at Schriever and Peterson Space Force Bases, giving away thousands of dollars of swag and recently sponsoring fifty young Airman and Guardians to attend the Air Force Ball at the Broadmoor. The Ronald McDonald Charity House is also close to his neighborhood and his heart, with his team having donated supplies and cooking meals for families staying there. In Darren's spare time, he's watching or quoting movies or found in the mountains or on the water enjoying all the Colorado outdoors has to offer. Darren closes with his inspirational quote of choice, "That some achieve great success, is proof to all that others can achieve it as well." - Abraham Lincoln







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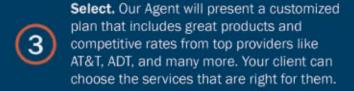


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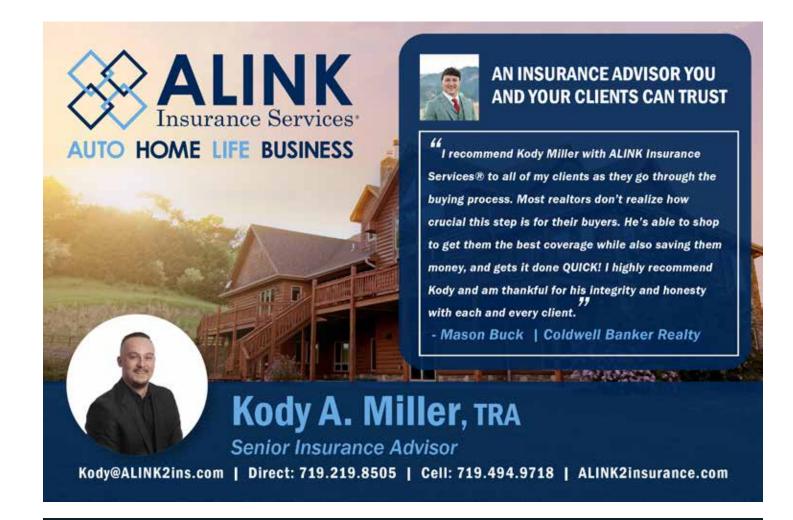
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After 26 years in the Air Force, At first, Dave gave Corporate America a retiring provides an opportunity for a try. He found the experience discouraging, brand new identity and career. Even as many of us have. With two different with planning for the next phase, positions at Fortune 500 companies, he Dave Sanders still had to face that learned that working on hitting quotas question we've all asked ourselves and turning a profit left him feeling countless times...What do I want to be demoralized at best. There was a conwhen I grow up? stant push to put profit over people, and the lack of care for frontline workers left him disheartened. Thankfully, Staring this question in the face at first appeared paralyzing and with advice from a couple of friends in good reason. Dave's time in the real estate pointed out that he was United States Air Force exposed him to positions within the security forces, working as a paralegal, in a perfect position to take a stab at and as a commissioned officer becoming a realtor. A friend mentioned, working within a missile combat "you are financially stable and would crew and in satellite operations. make a great realtor, you should give it The choices and paths available a shot." Within a few weeks and after with Dave's experience are not some investigation, Dave enrolled in only numerous but also varied. So real estate school. The decision made which way to go? Finding those people, and making sure they are good quality people who do the work at a fair price, was a steep learning curve.

him "extremely happy as it allowed me to help people put their best interests front and center."

After a whirlwind first year in real estate, Dave walked away with some hard-learned key lessons. His friend and mentor, Michael Morris, helped him learn the ins and outs of contracts, working with people, and the invaluable soft skills required to succeed during that first year. Primarily, in your early days, the people you surround yourself with are critical to your success. There is a laundry list of connections necessary to be successful: an extraordinary title rep, lenders, home inspectors, electricians, plumbers, and HVAC technicians. "Finding those people, and making sure they are good quality people who do the work at a fair price, was a *steep* learning curve. You need them to care about your clients as much as you do." Following some trial and error at the end of year one, Dave had a terrific team in place, and they're still the foundational network he relies on to provide excellent work for his clients (less those lucky ones who've gone on to retire for real).

and error at the end of year one, Dave had a terrific team in place, and they're still the foundational network he relies on to provide excellent work for his clients (less those lucky ones who've gone on to retire for real).

En goi The end of Dave's first year also brought the knowledge investatif he wanted to take his own skills to the next level and be counted among the best, he needed to make a change.

dump the rest. However, he wanted to work among those top producers he was seeing everywhere. Dave started meeting with the realtors he sought to emulate and the brokerages that had name recognition in Colorado Springs and beyond. He felt like he had really found his path once he moved to RE/MAX Real Estate Group. Dave still remembers his interview with RE/MAX owner Dave Kaercher who asked why he should bring him on. Dave took it as a challenge.

The challenge wasn't always without doubt. Toward the end of Dave's third year, he started to feel as though he was at the breaking point and had reached a crossroad. It had been a successful year, with a successful team closing about 125 deals and Dave closing a ton himself; however, he was burnt out, worn out, and ready to call it quits. He reached the realization that in three years, he'd spent 100% of his time building his business with no time spent on his personal life. He had absolutely zero gas left in the tank and needed a break.

Entering year four, Dave decided he had "a pretty good thing going and just needed to work 'smarter not harder." He invested the first two months of the fourth year in planning and strategy. Before he got back to work selling real estate, he put systems in place and delegated tasks that didn't need his personal attention to be completed. He automated or



The result was finding a semblance of work-life balance, increasing his profit by \$1,000 over the 10 months versus working the full 12 months of the previous year, and he was able to spend far more time with family and friends.

You could say that strategy is integral to everything Dave does. His clients note he genuinely cares for their best interests and listens to their needs. These excellent soft skills combine with his varied background to create a cohesive strategy for the logistics and timelines required when people buy and sell homes simultaneously, especially when clients move to a new city or state. After maying 13 times in 26

years himself, you could say Dave has expert insight into the details that go into a peaceful move experience.

Dave doesn't just keep all his strategy and insights to himself. Passionate about mentoring up-and-coming realtors and collaborating with his peers, he credits his friend and fellow realtor Aimee Fletcher (and her team) for being instrumental to his success. Aimee and her team are always there to lend a hand if he needs it. Dave notes it's "an important point that many realtors seem to forget. You can help others and not hurt yourself and Aimee and her team exemplify this." Together, they

to resolve client issues to benefit their clients and fellow realtors.

Dave, his wife Aileen, and their son Zachary (17) started calling Colorado Springs home in 2007 when stationed at Schriever Air Force Base. His military career allowed Dave and his family to live all over the world. Some of their favorite spots are Misawa, Japan, Stavanger, Norway, Ramstein, Germany, Vicenza, Italy, and Suwon and Kwang Ju Air Bases in South Korea.

While Dave's been all over the world, he enjoys the countless benefits and beauty of the Colorado mountains. He's originally from a small town in Northern Minnesota where the headwaters of the Mississippi River start, called Park Rapids. Each year, the family spends time at their Minnesota lake home and sees Dave's family still living in Park Rapids. If you visit, you can quite literally walk across the Mississippi.

Truly a man that favors action, Dave's favorite quote captures him nicely: "The way to get started is to quit talking and begin doing." – Walt Disney





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Contributed by Darrell Wass, owner of RE/MAX Integrity

Single Family / Patio Home El Paso County Price Ranges	All Listings as of Sept 20 2021	Total Listings Sold last 6 Months	Avg. Sales Last 6 months	Current Supply in Months
\$50,000 to \$149,999	4	13	2.17	1.85
\$150,000 to \$199,999	1	32	5.33	0.19
\$200,000 to \$249,999	8	89	14.83	0.54
\$250,000 to \$299,999	17	436	72.67	0.23
\$300,000 to \$349,999	28	1172	195.33	0.14
\$350,000 to \$399,999	67	1784	297.33	0.23
\$400,000 to \$449,999	62	1467	244.50	0.25
\$450,000 to \$499,999	114	1026	171.00	0.67
\$500,000 to \$599,999	117	1165	194.17	0.60
\$600,000 to \$699,999	83	619	103.17	0.80
\$700,000 to \$799,999	48	291	48.50	0.99
\$800,000 to \$899,999	31	196	32.67	0.95
\$900,000 to \$999,999	28	103	17.17	1.63
\$1MM to \$1,499,999	46	143	23.83	1.93
\$1.5MM to \$1,999,999	24	29	4.83	4.97
\$2MM to \$2,499,999	14	8	1.33	10.50
\$2.5MM to \$2,999,999	10	9	1.50	6.67
\$3,000,000 Plus	10	4	0.67	15.00
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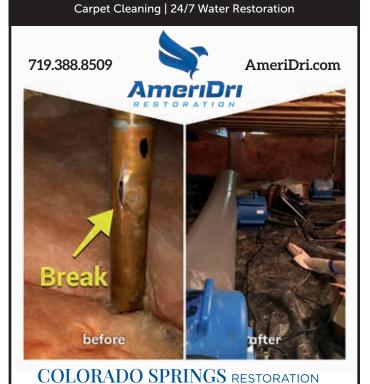
THERESA BYRD'S dream job is to be a professional poker player!



before the holidays!

Happy Thanksgiving

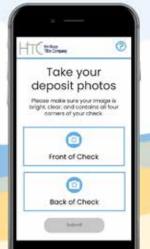
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