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# TABLE OF CONTENTS



**13**  
Publisher's Note



**16**  
Standout REALTOR®:  
Susan Sedoryk



**24**  
Partner Spotlight:  
Dave Slater



**28**  
RP Events:  
The RP Awards



**50**  
Market Statistics:  
"The Winds of Change May Be Blowing"



**58**  
Real Producer:  
Holly Quinn

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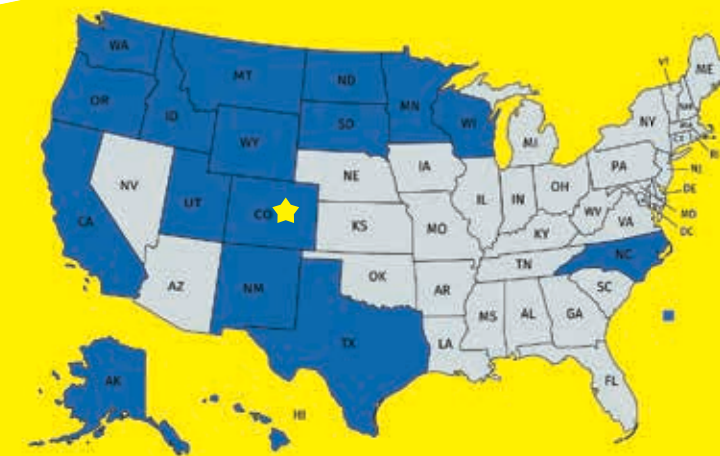


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# PUBLISHER'S NOTE



Brian Gowdy and Stefy Ruiz, owner of Amplify Events and our event planning partner for The RP Awards! Photo by Chris Kjeldsen

Welcome to our March edition. This month's magazine marks my second anniversary as the publisher of *Colorado Springs Real Producers*!

As of writing this, six days have passed since we hosted the first-ever RP Awards. For those of you who attended, I hope you had a blast; and for those of you who didn't, I hope your social media pages are no longer flooded by promotions for it, as I know they were everywhere!

This is an event we plan to do again, possibly annually, so be on the lookout. In the meantime, I'm already in the works planning our next event which will have a more philanthropic purpose. Please reach out to me for info on it as we will be promoting it come March.

Lastly, if you appreciate this magazine, please consider supporting our advertisers. Each of them has been pre-vetted and can provide references to top real estate agents they currently work with. If you work with one of our advertisers already, be sure to tell them you saw their ad in Real Producers! This helps them know their money is well spent and that their ad is reaching their ideal market.

I appreciate you all,

—Brian Gowdy  
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*PS: Thank you, Chris Kjeldsen, for doing an incredible job photographing the RP Awards!*

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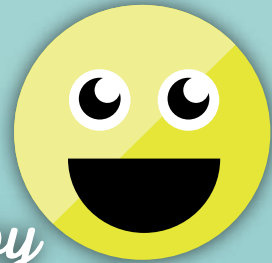


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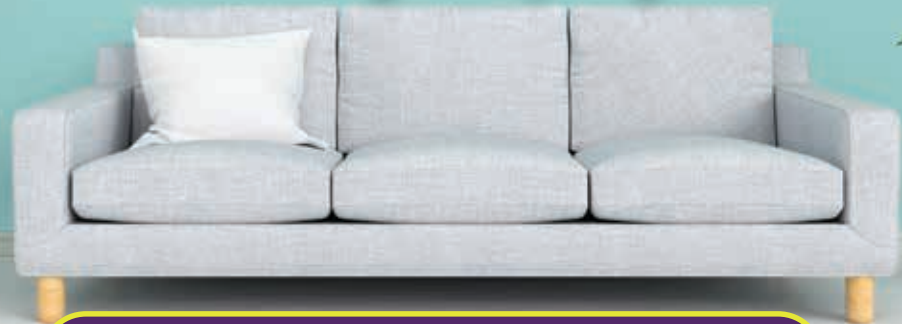
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# SUSAN Sedoryk

▶ standout REALTOR®

Written by **Stephanie Brewer**  
Photos by **Casa Bay Photography**

A journey of self-improvement led Susan Sedoryk to real estate and beyond. Embracing a cycle of self-reflection, gratitude and self-improvement catapulted Susan into a career in real estate and keeps her reaching for the stars year after year. Now, in her seventeenth year as a REALTOR®, Susan reports each year as better than the last and loves the intrigue to discover what the next year holds both in her career as well as for those she mentors to develop and achieve their fullest potential. ...



•••

Born and raised in Louisiana, Susan graduated from Texas Christian University with a BBA in Finance and Investments. After 25 years as a financial analyst and business development manager in Texas, she found her path to a career in real estate in New Mexico where she relocated to support her husband's career and attended an informational night with a local real estate company. These events, coupled with the support and inspiration of a friend and eventual fellow broker, Elizabeth McGuire, presented her with an opportunity to make the best decision of her professional career in becoming a REALTOR®.

Having lived in New Mexico for four years before becoming a REALTOR®, Susan reports her first year as incredibly exciting and attributes her success to the many good relationships and foundation of community that she established despite her short time in the area. She was nominated Rookie

of the Year by the real estate board, which was further motivating to her journey of continual self-improvement. Seven years later, she started Team Sedoryk Properties to support the thriving clientele base and mentor other realtors as Sedoryk Properties grew to a team of five. While in New Mexico, she served as New Mexico State CRS President and served on the Professional Standards Committee and Rookie of the Year Committee of the local real estate board. Team Sedoryk, now located in Colorado Springs, has consistently received production awards reflecting their drive and bustling team spirit. Consistent with the spirit of self-improvement, Susan will soon achieve a long-time goal when receiving her MBA in real estate management this May. She is grateful for the National Association of Realtors, which supports this MBA program through Columbia College, which has far exceeded her expectations.

It is easy to see how Susan Sedoryk's personal habits shape the success of her professional career. Susan believes, "implementation of good work habits is the key to a successful business and elimination of habits that do not serve one's professional and personal life is critical." She has found her quest for self-improvement leads to the refinement of work systems each and every year, which have a significant impact on the ultimate success of her business. This refinement, however, starts with daily gratitude, prayer, and reflection, which Susan utilizes as the foundation of her professional and personal life.

Susan met and married her husband, Jon, in Texas. They were soon blessed with two children: Andrea, a third-grade school teacher in Colorado Springs; and Samuel, a graduate student in Fort Collins. With their affection for the outdoors, the wildlife, the plethora of accessible recreational

activities, and their wonderful friends and neighbors, Susan and Jon love living in Colorado Springs. They can be found enjoying all that Colorado has to offer when golfing, kayaking, hiking, snowshoeing, swimming, and practicing hot yoga, sometimes incorporating friends and clients into their activities to foster relationships on a different level. Susan also enjoys publishing the Broadmoor Resort Community monthly newsletter to maintain a sense of community and connectivity amongst the residents. This community lifestyle fosters their passion for staying fit and eating healthy.

Susan contributes to the future of her industry in mentoring and helping new agents and is always available to share her time, ideas, and systems with others, especially during their early formative years which will shape their career and service to the community. As a service to her community, Susan launched the RMP \$100 Club last year, which comprises twenty or so REALTORS® who identify worthy restaurant servers who will become the unsuspecting recipient of a well-deserved gratuity during a time of need. Each Club member contributes \$100 toward the dining bill, with instructions to the server to keep the change. It is very gratifying for Susan to participate in this program and have so many other generous agents contribute to the cause, which is, as you can imagine, very touching and emotional for the recipient.

•••



Susan believes,  
implementation  
of **GOOD WORK  
HABITS** is the key  
to a successful  
business and  
**ELIMINATION OF  
HABITS** that do  
not serve one's  
professional and  
personal life  
is critical. ”

...

Susan also gives back to her community through several of the many worthy charitable organizations in Colorado Springs. Giving back to the Wounded Warrior Project allows her to show appreciation for the freedoms granted us by the brave and selfless acts of the servicemen and -women serving our country. Susan also regards the Early Connections Learning Centers as an incredible resource to our community in allowing youth with challenging circumstances and otherwise limited opportunities to learn and create a foundation to avoid being left behind by society. These charitable missions meld with Susan's personal life principles and professional rituals, which are well-articulated by her favorite quote, "It's not about being better than someone else, it's about being better than you were the day before."  
- Unknown author.



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The toy store's owner was shifting his focus from selling beanie babies (it was 1998) to originating mortgages. When the store eventually closed, Dave followed his boss into the mortgage industry, working as a closer. At the time, the office had one computer and everything was done by hand!

Dave's next big life shift was moving from his home state of Michigan to Florida. There he landed a job in tech support, doing Y2K conversions before the turn of the millennium. In 2001, he made his way to Colorado Springs, working at TGI Fridays as a bar back. There, he met his first-ever boss in the mortgage business, Kevin Smith, and was invited aboard as an assistant.

Despite his colorful resume, nothing beat the good feeling he found while helping people navigate one of the most challenging life decisions they will ever make, finding a home. Settling into his forever career, Dave's challenges were internal. Jennifer Tulcan, his manager at the time, believed in him, helping him find the confidence to create something of his own.

Dave has a few career moments where he felt he "made it," the first coming in 2012 when he finally went off on his own. His goal was to close \$1 million in a month—three months later, he was doing \$2 million! Another "made it" moment came when Treasure Davis introduced him to Michael Tinlin who, at the time, ran sales for Oakwood Homes, later moving to Classic Homes. Thanks to Treasure's introduction, he became the preferred lender for both builders!

Today, Dave and his co-manager, Charadie Finkle, are the primary face of Synergy One Lending in Colorado Springs. While he worked for Academy Mortgage for ten years, Dave was drawn to Synergy One for its modern mortgage experience. The company's fast and easy processes can get loans approved in two hours. Their focus on growth shines light on the future. And their customer-based vision brings strength to every step of the way.



•••

Dave is different from other lenders because of his communication. He built his process on how he would want to be treated as a client. His goal is to always stay one step ahead of where the customer is so that, by the time the customer would have a question or request, it's already fulfilled. Dave knows the importance of real estate agents trusting their lenders. If an agent can pass a buyer off to a lender and not have to worry about the loan process, they can focus on their client and the million other variables involved.

Dave is grateful to several people for helping him make it so far. His first boss, Kevin Smith, taught him how to structure a deal. His second boss, Scott Seaman, taught him how to sell. Jennifer Tulcan gave him the confidence to go on his own and taught him how to lead a team. He is grateful to his co-branch manager, Charadie Finkle, for growing alongside him. And he is grateful to the owners of Synergy One Lending: Aaron Nemec, Nicole Abraham, and Steve Majerus, who are helping to shape his future. And especially to his REALTOR® partnerships, who trust him with so much.

Beyond his own business, Dave is a supporter of firefighters. One of their team member's nephews was a volunteer firefighter and after his passing, Synergy One Lending,

Colorado Springs started providing meals for his fire station and is adding stations to the list to continue growing the cause, In loving memory of Colton Hines.

Outside work, Dave loves cars. His dad was an engineer at Ford and purchased a 1965 Mustang as a college graduation gift to himself. Growing up as an only child, that car was almost like an older brother. In 2016, his dad passed the car down to Dave and now it lives alongside Dave's 2015 Mustang.

Dave loves spending time with his new bride, Karol, and their five children: Caitlyn (16), Maya (15), Evan (10), Klara (13), and Buggy (11). As a family, they love seeking and discovering new places and activities across Colorado!

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# The RP Awards



Thank you to everyone who attended the RP Awards. This was our first go at this one-of-a-kind event, and despite the pandemic, the blizzard, and Brian losing his notes minutes before the event started, it went pretty well!

We will do this event again. If you have any ideas for new award categories, please share them. If you have feedback for the event overall (yes, I know we will need more bars for the next one), please share! [brian.gowdy@realproducersmag.com](mailto:brian.gowdy@realproducersmag.com)

Lastly, thank you to our event sponsors:

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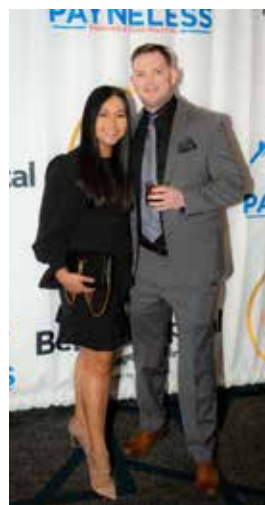
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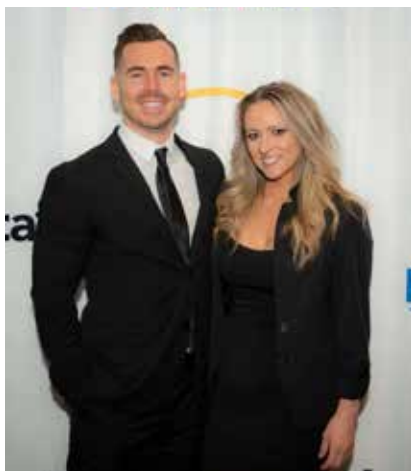
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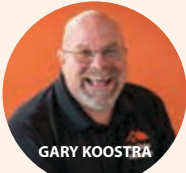
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# “ THE WINDS OF CHANGE MAY BE BLOWING ”

## ▶ market statistics

By **Bill McAfee**, President of Empire Title

The front range has experienced some exceptionally high winds this winter. Like the real estate market, it just keeps “blowin’.” Both average and median sales prices have hit historic records. Inventory levels dropped like a rock in a windstorm. It appears that the strong weather front, which had been blowing both number of sales and number of listings, may have passed leaving us with a little calmer atmosphere. Interest rates, which had been driven by an energized downdraft, seemed to have moderated into a slight updraft that may gain some momentum.

Average and median sales prices in 2021 have been driven by the perfect storm. Driving the storm were interest rates near historic lows. This created an environment in which the buyer could still participate in a turbulent weather pattern also enhanced by a demand for homes not seen before. The shortage of homes mixed with the incredible demand, fueled by decreasing interest rates, pushed the average sales price by 18.6% year over year. The same storm increased the median sales price by 18.4% during the same time frame. The increase in both average and median sales prices was the result of the perfect storm. (see Exhibit 1, Sales Price Previous 12 Month Average) and (see Exhibit 2, Sales Price Previous 12 Month Median).

Inventory weather fronts are driven by two factors. The average number of sales over the previous 12 months and the number of listings currently available. These two factors create a formula that can predict weather patterns in our real estate economy. The current levels forecast that our storm will likely continue over the near term. This forecast will be affected by certain weather conditions such as an upslope in interest rates, slightly less pressure on the demand for homes, and an uplifting force on homes for sale that includes resale and new builds. (see Exhibit 3, Inventory in Number of Months).




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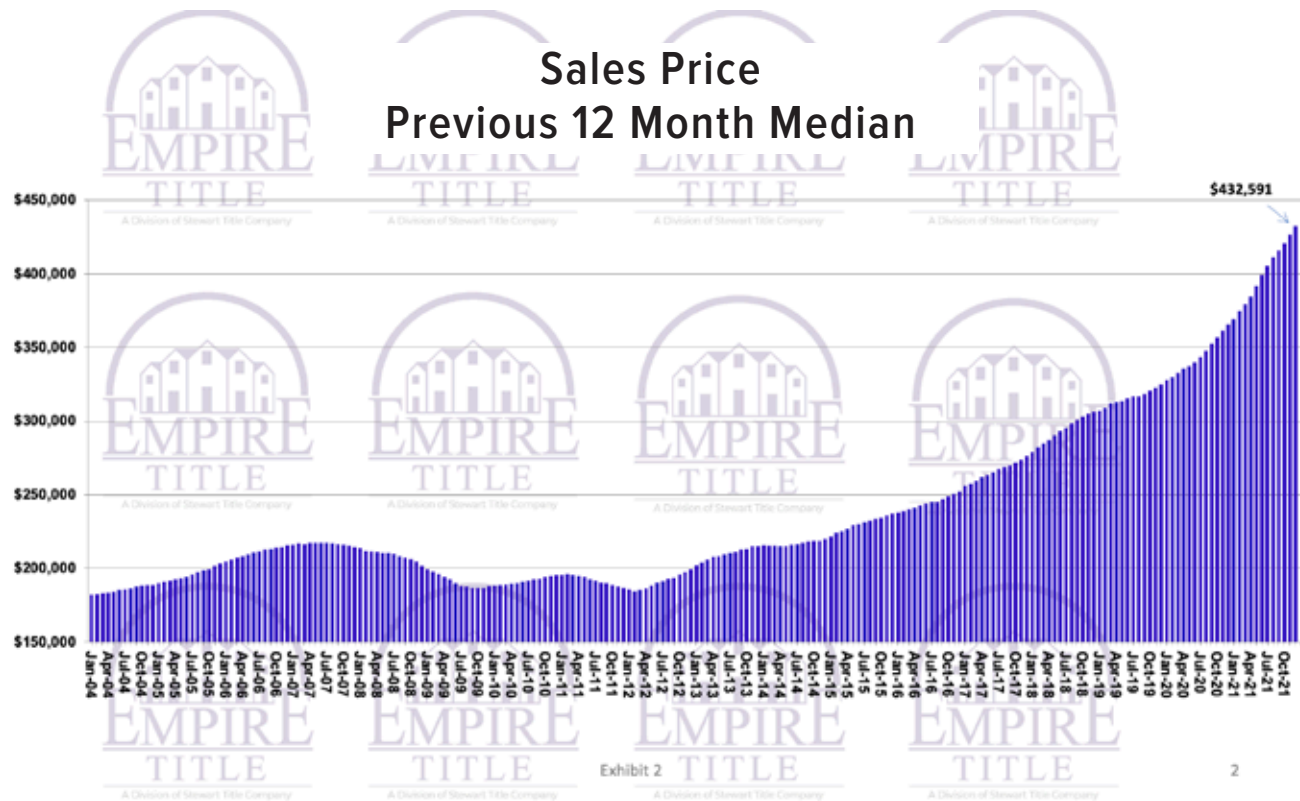
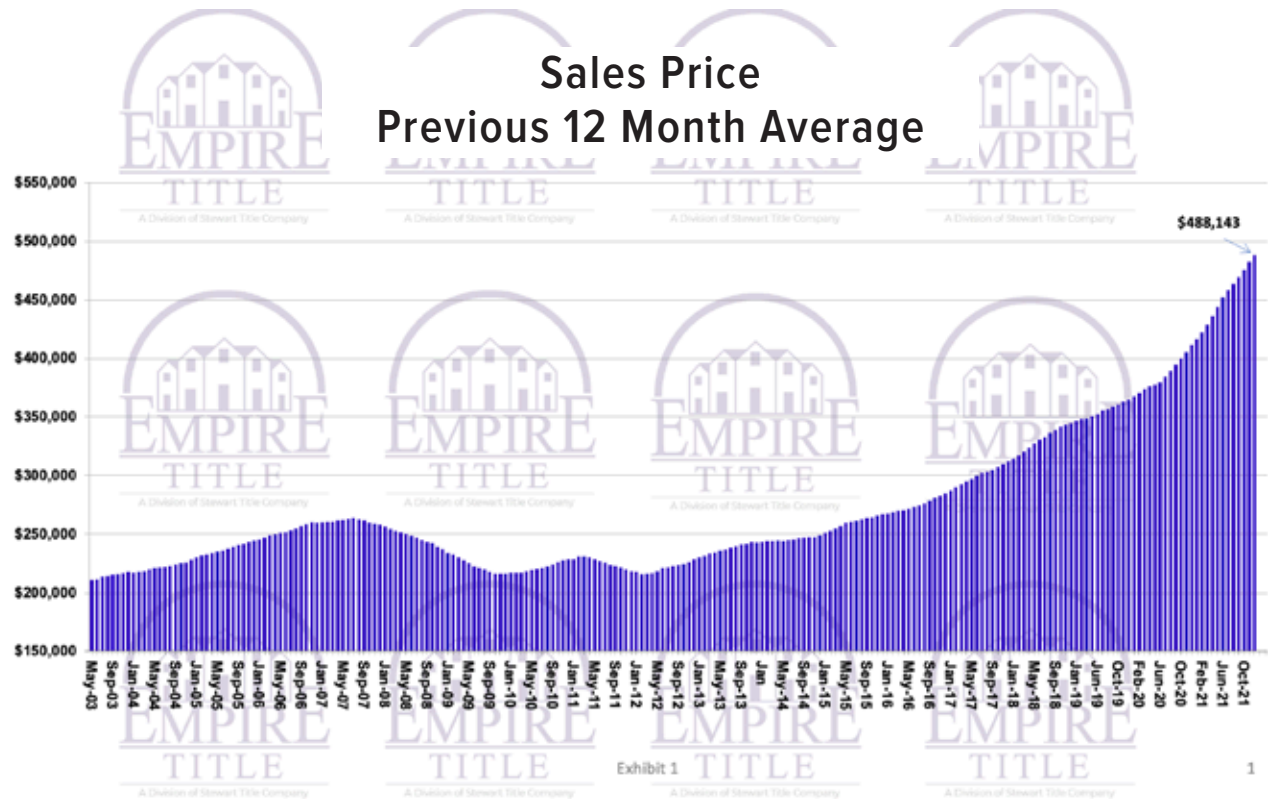


Exhibit 1

Exhibit 2

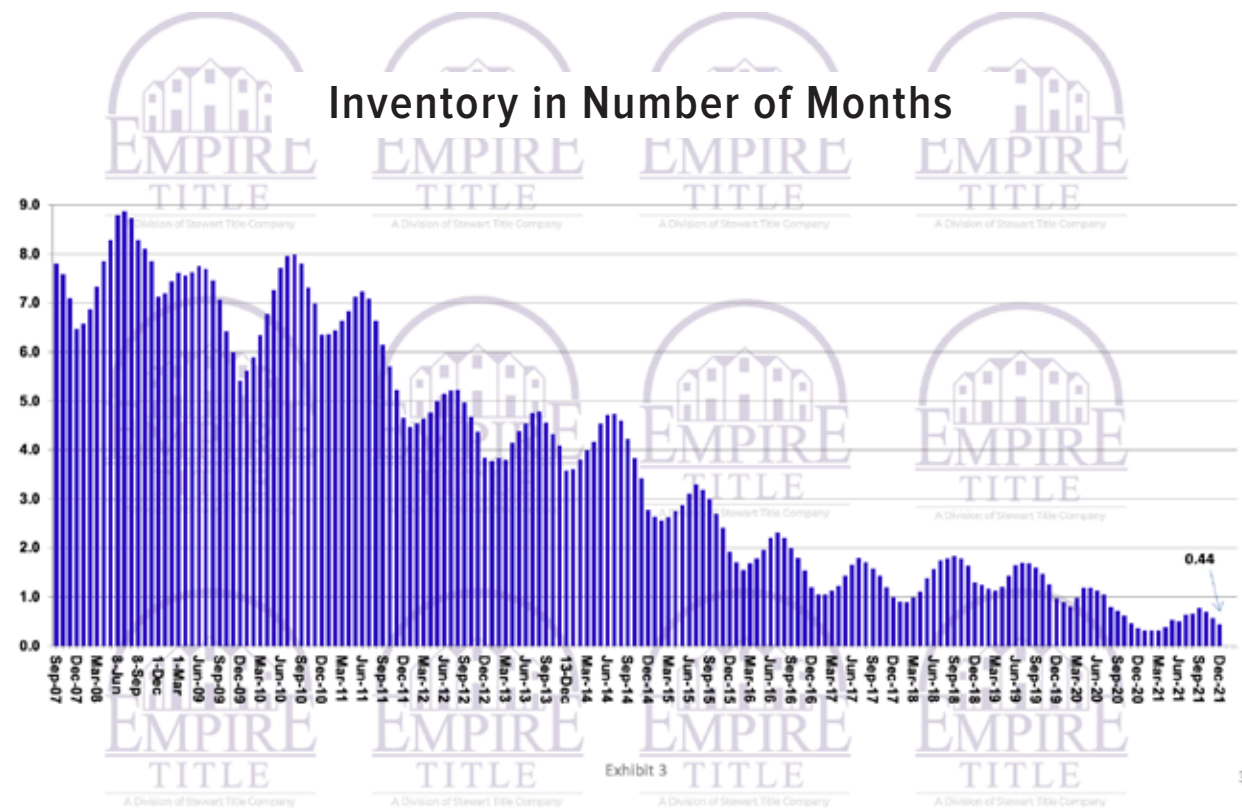


Exhibit 3

Weather forecasting is not an exact science. Where else can you be paid for being accurate 50% of the time? There are two long-term trends that are losing energy and appear to have changed directions in this extended weather pattern. The listings in our market have been producing a downdraft since 2008 and look as if they are starting to become somewhat a slow, blowing wind. For the past seven months, listings have started to climb. (see Exhibit 4, Active Listings 12 month Average).

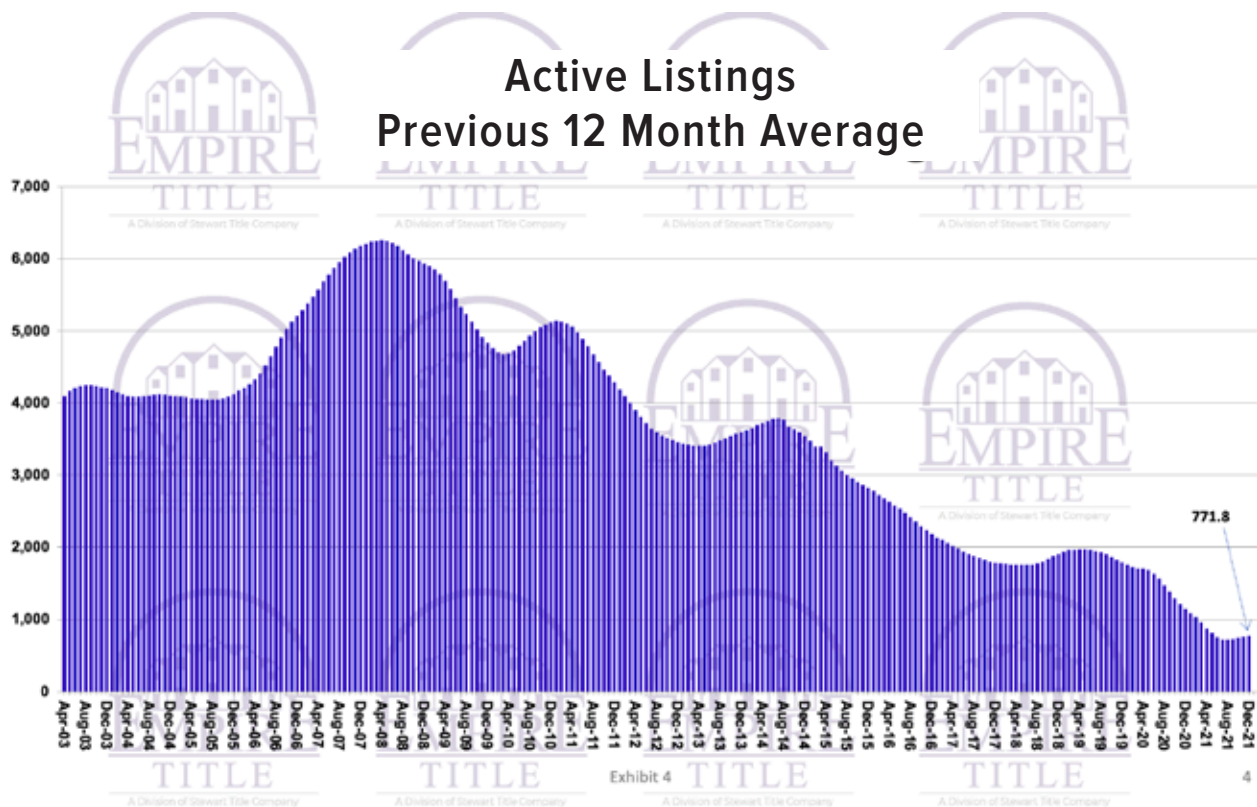
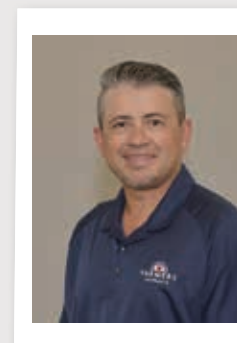


Exhibit 4



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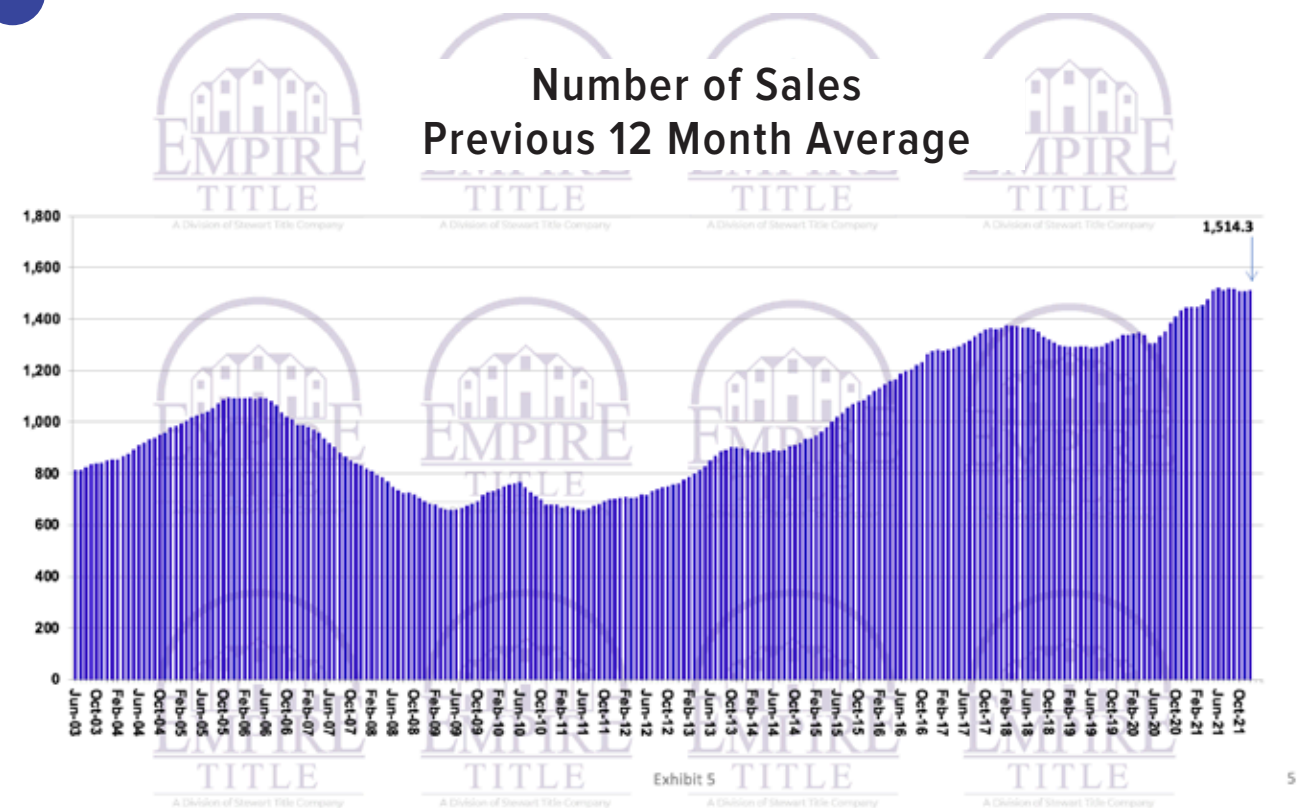


Exhibit 5

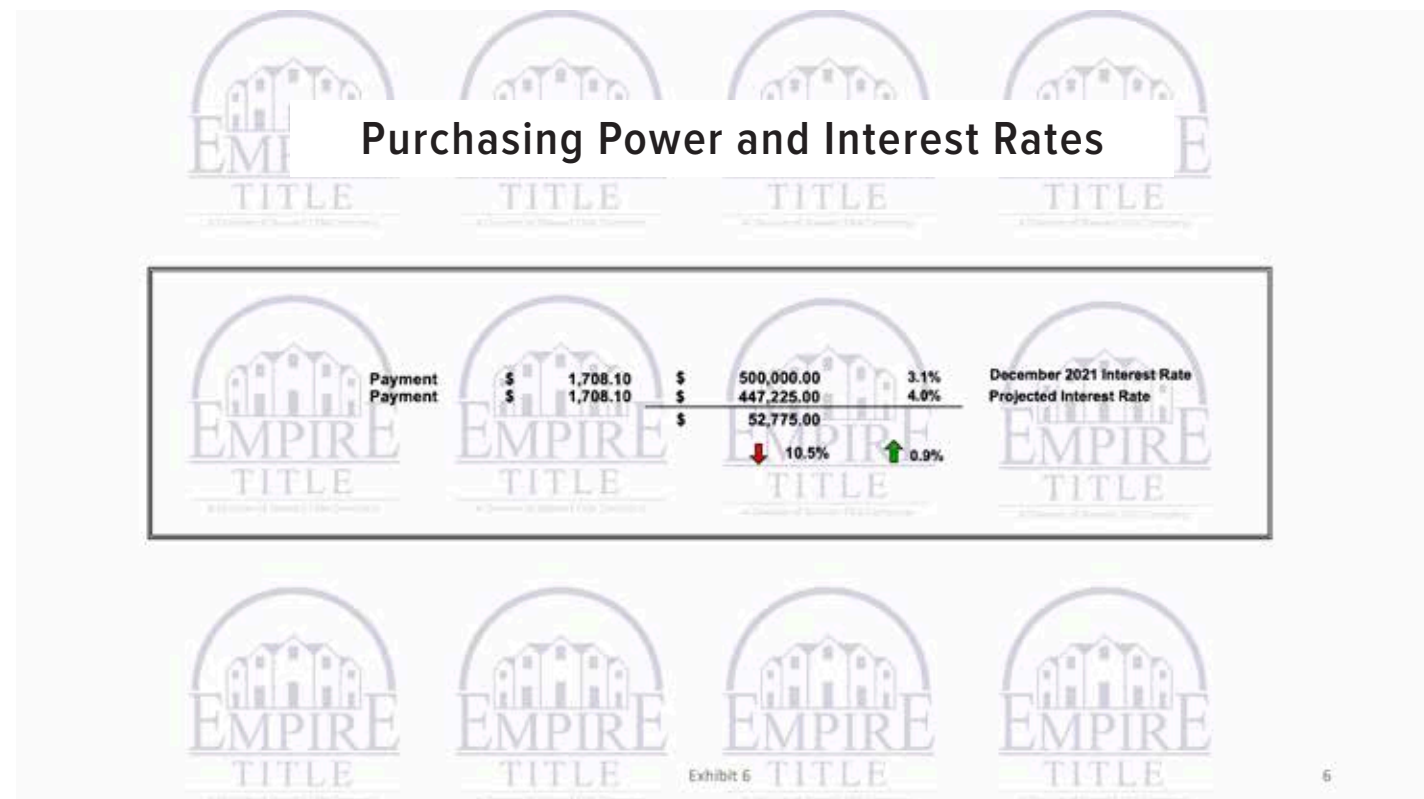


Exhibit 6

During the same time period, sales, which have been blowing like a category 4 hurricane for some time now, seem to be losing energy. On a running average, sales have decreased over the last eight months. (see Exhibit 5, **Number of Sales Previous 12 Month Average**). Although the storm may be losing some energy, listings and sales are still in two different hemispheres. As they begin to approach each other, the storm will lessen in severity... but will still be spectacular.

As the storm continues to brew in our real estate economy, the upsurge in interest rates will have a calming effect on buyers. As rates increase, buyers' purchasing power decreases. This calming effect on demand will create a less volatile atmosphere. An example of how interest rates affect the climate for buyers is assuming that interest rates will increase from 3.1%, as of December 2021, to 4.0% in January 2022. This 0.9% increase in interest rates will lower the buyer's purchasing power by \$52,775.00. (see Exhibit 6, **Purchasing Power and Interest Rates**).

Climate change is likely on the horizon. Median and sales prices will have a cooling effect due to the following influences. Listings and sales are both flattening creating a more stable atmosphere. As they begin to move toward each other, our real estate market will begin to stabilize. This stabilization will begin to affect inventory levels sending them toward a more historic pattern. Interest rates are emerging from the depths of historic lows to a weather pattern that will continue the cooling of our real estate market. The winds of change that our market is seeing are like downgrading a category 4 hurricane to a tropical storm. Similarly, a tropical storm is still a wild experience to endure. Hanging onto your hat and umbrella will be essential because like our market, you can still be blown away if you are not careful.

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<b>BARBIE BUNKER</b> Branch Manager bbunker@firstam.com	<b>ANDRA CUMMINS</b> Escrow Assistant acummins@firstam.com	<b>LORI WOLLASTON</b> Sr Escrow / Title Advisor lwollaston@firstam.com
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We are very proud to announce that Barbie Bunker, Andra Cummins, and Lori Wollaston have joined the team at First American Title! Barbie, Andra, and Lori have joined us to launch a new branch office in Woodland Park which will be opening very soon. Please help us welcome them to the FFamily!

**Barbie Bunker** - Favorite part about the industry is her interaction with the customers as well as being an integral part in most people's largest investment.

**Andra Cummins** - Favorite part about the industry is interacting with buyers and sellers to get to closing.

**Lori Wollaston** - Favorite part about the industry is helping to make the complicated process of title and escrow less stressful and getting customers to smile through the process.

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Written by Ruth Gnirk  
Photos by Casa Bay Photography



# HOLLY QUINN

## LIVING IS GIVING, AND GIVING IS LIVING

Holly Quinn's background in marketing and interior design helps her serve her clients with skill, but it is her compassion and encouragement that allow her to truly connect with them. She has risen victorious over seemingly insurmountable obstacles in her family, her finances, and her health. The challenges have actually helped her appreciate life more and always have compassion for others. Experiencing deep needs in her own life has inspired Holly to give generously and choose to show grace to others.

As a freshman in college, Holly lived in a tiny, older house that was apparently not grounded. While talking on the phone during a thunderstorm, lightning struck the TV antenna. It came through the phone, threw her almost eight feet across the room, and stopped her heart. Her roommate's boyfriend, an EMT was there and ensured that she got to the hospital down the street immediately so she could be revived.

After marrying her childhood sweetheart, Holly's life became a nightmare. His military experience had hardened and changed him, and it was crushing their family. When their children were five and two, Holly struck out on her own. She had only \$15 dollars to her name, and the car had an empty tank, but she and the kids were free from the unhealthiness that was trying to consume them.

Ironically, Holly had a college degree, but for a short time, she and her children were without a home. They slept in the car or on friends' couches. She was afraid to ask for help, thinking her children might be taken from her. She worked at Dillard's, sold her plasma weekly, and was finally able to get into a lower-end apartment

They lived in a military town in Fort Hood, TX, and one summer her car's air conditioner stopped working. She couldn't roll the windows down because the electrical system was broken. On the verge of tears, Holly vowed never to live in such poverty again. The local Volvo dealership put a new air conditioning unit into her car at no charge and told her that one day she could pay it forward. Incredibly thankful for their generosity, Holly began performing simple acts of random kindness.

Then she met Matt, an officer in the Army and a man of character. He loved her and both of her children without reserve. They bought a house in 1995 and before their second anniversary, they had bought a larger one and turned their first home into a rental. They lived overseas for some time because of Matt's position in the military.

...

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**LIFE IS A GIFT.** THAT'S WHY IT'S CALLED THE PRESENT! REAL ESTATE HAS NEVER BEEN ABOUT THE MONEY, IT'S ABOUT BUILDING RELATIONSHIPS AND HELPING THEM SEE THEIR POTENTIAL.

”



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When they moved back to the States, Holly started focusing on investment properties. In 2014 Holly earned her real estate license. By the early 2000s, Matt and Holly were raising four teenagers and flipping houses together with great success. She slowly transitioned into more traditional real estate and became skilled in two distinct niches: luxury and first-time military. She strives to give her clients a seamless and positive experience from beginning to end.

Holly feels like a mom to thousands because of how much she cares about her clients long after the sale. She informs and inspires clients to make their dreams a reality at the price point that is best for them. She shares statistics with her buyers, helps them look at their income level in a realistic way, and offers to help each client create their own budget. She teaches her “real estate kids” to honestly look at what *else* they could be doing with their money, discover

their survival number, and learn to track savings. She loves to teach people to build wealth through real estate and believes in the saying *teach a man to fish and he will eat for a lifetime.*

She has worked hard to have a good reputation and loves mentoring new agents. For Holly, beating ovarian cancer gave her a fresh perspective on gratitude. She said that each new day she gets to live she is filled with gratitude for everyone she loves and for the things she has and makes it easier for her to let “burdens” slide off her back.

“Life is a gift,” Holly smiled, “that’s why it’s called the *present!* Real estate has never been about the money, it’s about building relationships and helping them see their potential. I have learned to come from a place of love, always. Regardless of who I am dealing with, I try to show them grace. I have no idea what struggles they may be going through.”

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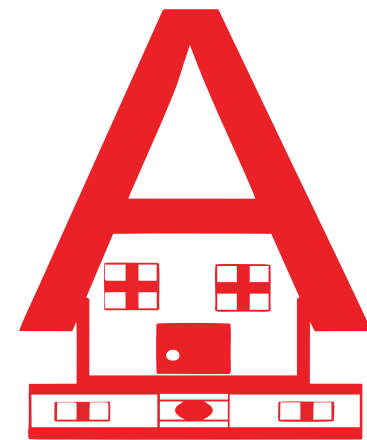
Ten percent of all of Holly's commission goes back to charity. She is glad to support local organizations that help break unhealthy cycles for single mothers and those without homes through Mary's Home (dreamcenters.com/marys-home) and Springs Rescue Mission (springsrescuemission.org). She also supports programs for veterans including Wounded Warriors (woundedwarriorproject.org), and therapeutic horseback riding through Stable Strides (stablestridesfarm.org). Holly and Matt also enjoy volunteering and giving spontaneously when they hear of needs.

Three and a half years ago Holly and Matt bought an investment property. It was spacious and elegant but outdated, and parts were not functional. After replacing the plumbing, they moved in and began the exciting task of renovating "Dunraven Manor." The house easily fits all four of their children, their spouses and fiancé, and their three grandchildren when they come to visit. It is important to Holly that their beautiful house is livable.

Sometimes, the Quinns hardly believe their success, knowing they came from humble backgrounds. Holly is one of five children in a practical, thrifty family.

Matt had four siblings as well, and he wore his older brother's 4-year-old hand-me-downs throughout high school. He earned a scholarship to The United States Military Academy at West Point, becoming the first in his family to attend college. Holly's two sons are currently serving in the Air Force on active duty, and the Quinns' sense of family and what is truly important has grown since Covid.

"If I can do it, *anyone* can!" laughed Holly. "My life purpose is to encourage others that they can overcome, no matter what. Anyone with drive and determination *can* succeed no matter what their past or present looks like! Let generosity become your way of life, and remember that paying it forward or giving back isn't always about money. EVERYONE can afford to lend an ear or give some of their time or talents."



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