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In This Edition:

**Rising Star:**

Lauren Jerden-Myers

**Standout REALTOR®:**

Dorothy Steel

**Partner Spotlight:**

Kevin Guttman,  
Reverse Mortgage Specialist

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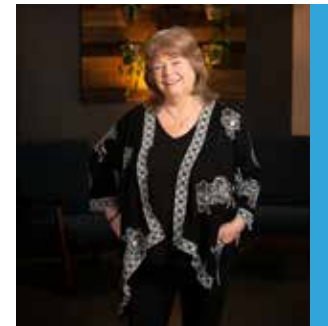
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►► publisher's note

# SUMMER HARVEST

Welcome to our August edition of *Colorado Springs Real Producers*! As of writing this, it's late June and I am out of state, helping my uncle on his farm in Southern Illinois. On the farm, we are harvesting wheat, which they planted back in the winter... While their harvest is more literal, the most successful real estate professionals are "planting seeds" all throughout the year even though most are "harvested" in the summertime.

My uncle combining



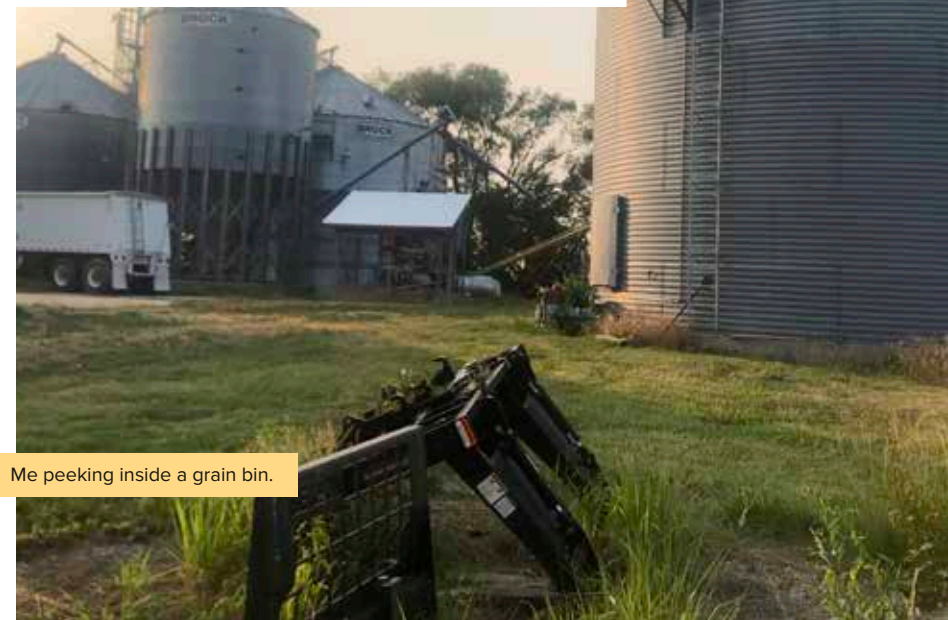
We are featuring some amazing agents in this edition. I hope you all take a little time to read their stories and look for at least one little detail to remember about each of them. Our goal at *Colorado Springs Real Producers* is to build community and collaboration in real estate and that starts with you guys getting to know each other beyond the surface level.

Be sure to check out our new vendor shoutout program in this edition (see page 23). If you see an ad for one of your vendor partners, snap a photo of you pointing to the ad, tagging us the vendor, and you can win \$100 for a charity of your choice!

Thank you all for everything,  
—Brian Gowdy  
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The first time I drove the grain truck and set up the auger (the yellow & red pipe — it transfers the grain from where it dumps out of the truck and into the top of the bin) all on my own. I was very proud of myself!



Me peeking inside a grain bin.



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➤ rising star

# Lauren JERDEN-MYERS



## AFFINITY HOME PARTNERS

Written by **Tabby Halsrud**  
Photos by **Casa Bay Photography**

*After having moved away from her Louisiana home, Lauren Jerden-Myers found herself needing a flexible job to support herself and her three children as she navigated divorce. She had never been interested in real estate but after seeing an acquaintance's social media post, Lauren enrolled in real estate school and was licensed eight weeks later. After working on a team for three years, she decided to venture out on her own and now leads her own team.*

Finding business through referrals and word of mouth, Lauren's team has evolved organically into a fair amount of VA work. Having been married to a service member and living in a military community, this has been a natural fit. Her team partners with Operation Homefront, a military organization offering free programs.

Although Lauren doesn't like how competitive the market can be, commenting that "it stinks to tell people their offer didn't get accepted," now she loves real estate. "I love getting to closing day with the people who didn't think they could get there." Lauren is proud that some of her clients have been service members, first generation Americans, and first generation homeowners. "It's such a cool feeling to help them purchase their first home." Lauren also enjoys teaching people who don't have great credit or a huge down payment that they can still buy a house.

### EARLY CHALLENGES

Lauren originally thought real estate would mean quick, easy money. Now she knows better: "Turns out, it's not quick or easy." Lauren reflected on one of her early challenges: "When you're new, there are a lot of people who don't take you seriously. But now, I've developed a lot of friendships in the real estate community." This gave Lauren an important perspective. "When new agents reach out to me, I recall how I felt when I was new. New doesn't mean you're incompetent, it just means that you are new." Now Lauren happily shares her knowledge and lessons with other agents when they call with questions.

"I wish more agents had the mindset that we are all coworkers - because we are. We will need each other's help or advice at some point. I have an open door policy - if someone reaches out to ask how I flip renters or get leads, I'll happily share. I'm not the first person to do these things, so I might as well tell you how I approach them. A lot of people helped me get to where I am, so I definitely want to pay it forward to help others."

Lauren's guidance to new agents: "Just know that it's probably going to be a little harder than you expected at first. There will be times you want to quit, especially in the beginning. Most good stuff is hard in the beginning. But if you're willing to ask for help when you feel stuck or discouraged, and you're willing to stick it out, it can be very rewarding."

### LEARNING BALANCE

Prior to her first real estate position, Lauren had been a hands-on stay-at-home-mom. Her transition into real estate as a single mom with three kids required her to overcome "mom guilt" and learn balance. In her first year, she did 100 transactions and wasn't fully aware of how much she was working. "I was deep in survival mode and did what I had to do to make it work. When I came up for air, I was exhausted. My kids and I returned to Louisiana to visit family for two months and I didn't work at all. I needed to breathe."

Lauren was honest with her kids about having to work, but now her oldest sees that she works less than she used to. "After that first year, I had proven to myself that I have what it takes to do this, but reminded myself that I didn't have to continue at that same pace. I learned to refer leads out when I had too many. My kids are getting older; they grow fast and I want to be in the moment with them as much as I can. I've had to let go of some things, but I have promised myself that I won't miss the school events and I'm not going to miss dinner with my family."

Lauren has since remarried and between them, she and her husband have three boys and three girls, ages 5 to 13. So maintaining some kind of balance





and leveraging her time is critical for this busy mom. “Some of my clients can only view houses in the evenings and I’m willing to pay a showing assistant to show houses when I can’t be there.” Another way Lauren has found balance is in her ability to work from anywhere. “Yes, sometimes I work a little while we are on vacation, but I remind myself and my family that we are on a beach,” she said with a smile.

Now, when talking to other moms or new agents just starting out, she offers inspiration:

“*I HAD NO REAL ESTATE EXPERIENCE, THREE KIDS, AND NO FAMILY SUPPORT HERE. I WAS ON FOOD STAMPS AND THE ODDS WERE STACKED AGAINST ME. BUT I MADE IT. I PROMISE YOU - IF I CAN DO THIS, YOU CAN DO THIS, TOO.*”

#### **EMBRACING HER BADASS**

Lauren has had to overcome imposter syndrome, which made it hard for her to feel like she has been deserving of her success. “Only recently have I really realized that I’ve done very well. When people first started telling me I was doing well, I would question, ‘am I?’ I still feel very new; I’ve only had my license for just over four years but in that time, I’ve done over 350 transactions. I had to remind myself that there are people who have been licensed longer than me but haven’t done that many transactions. So now, I am finally able to own that yes, I am a bit of a badass,” she said with a smile.





One of the factors to Lauren's success is always putting people first. "I'm not afraid to get my hands a little dirty to help my clients when they are feeling stressed. Sellers are worried they'll barely break even and buyers are struggling to find a home that meets their needs with a low budget. Even though I've done this a hundred times, I remind myself that my clients have not. This is a big deal to them; it's one of the biggest investments they'll ever make in their life."

Reflecting on her real estate career, Lauren is proud of herself.

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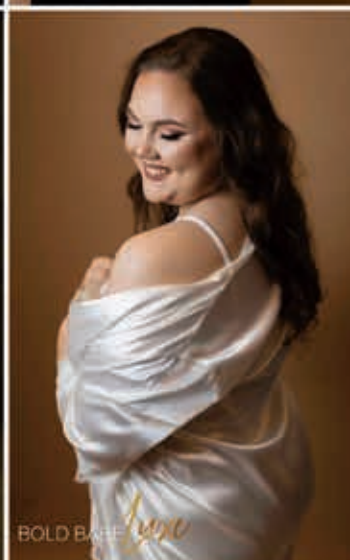
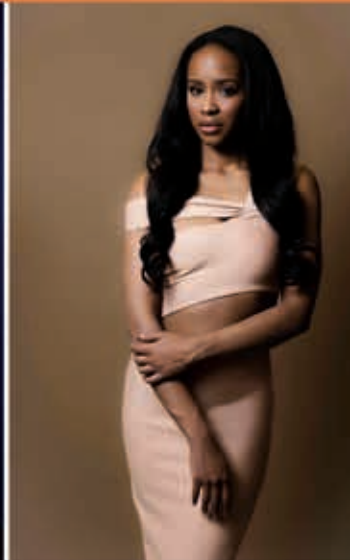
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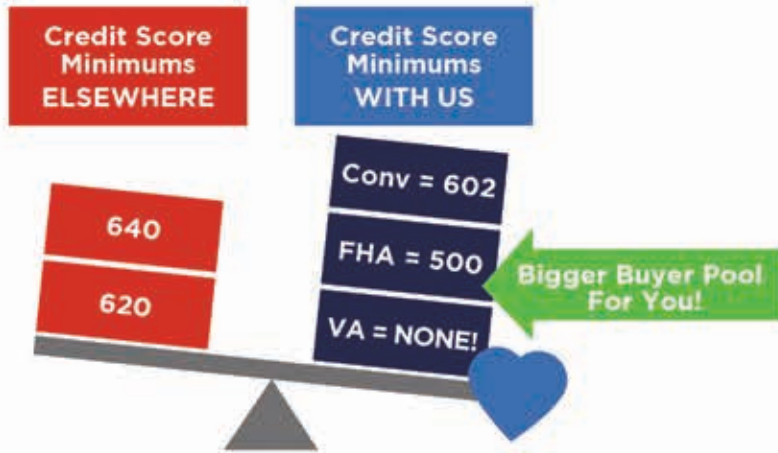


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▶▶ standout realtor

# Dorothy STEEL

Written by **Barbara Gart**  
Photography by **Heidi Mossman** of  
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Dorothy Steel made the decision to go into real estate after a great experience as a client with her home builder. Dorothy and her husband were building a home in the East Mountains of Albuquerque, and the process was so impactful that she went to work for the builder as a sales representative. “I got my real estate license in 1991, and back in the day, an agent could take extra hours to become a broker. I didn’t have a company where I could hang my license, so I took the extra classes and started my own business. It was a hard way to learn, because I didn’t know what I didn’t know. I remember my first transaction was almost complete, so I contacted the title company to let them know we were ready to close. Unfortunately, I had failed to send them any information, so they had to scramble to pull the title commitment and closing together. Fortunately, I had wonderful lenders and title people who were so gracious to teach and help me learn along the way.”

Dorothy learned a lot in her fifteen years as an agent in Albuquerque. After several years working for the builder, she became an owner of the construction company as well as the sales manager. The company was pulled into a lawsuit, and Dorothy says it was one of the most horrific times

in her career. “Even though it was a very difficult thing to go through, I approached it knowing that this wasn’t something I did personally, and I chose to show empathy and compassion toward the buyer. This helped them not take things out on me personally and made the process of mediation much easier.”

“  
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ARE DOING WORK-  
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ALWAYS SUGGEST  
THEY GET A MENTOR!  
DON’T HESITATE TO  
ASK FOR HELP OR  
ADVICE. AND STAY  
HUNGRY AND HUMBLE.**

”

Being a mentor to new agents is something Dorothy enjoys, as she’s been influenced by some great mentors herself. Her mentor from the early 1990s

encouraged her to look for ways to help people and assured her the business would come as a result. He also gave her advice about how to work with people and listen to their needs. Dorothy shares, “I also have great respect for some very successful people in our business here locally. One of which is Patrick Muldoon, whom I highly respect and admire for his knowledge and how he’s poured back into the real estate community in so many positive ways.” When Dorothy mentors new agents, she advises them to stay focused. “As an independent agent, it’s very easy to get sidetracked thinking you are doing work-related things when it really isn’t income-producing or productive. I always suggest they get a mentor! Don’t hesitate to ask for help or advice. And stay hungry and humble.”

Some of Dorothy’s biggest influences have been her faith, her children and her work. “My faith is a huge part of my life and what has shaped my character and work ethic. Being a parent has taught me a lot about myself and helped me learn better communication skills. Being an owner of a company has taught me good organizational skills that I am still trying to improve on. And being a real estate agent has







helped me relate to a large variety of people and situations.”

Giving back to her community is extremely important to Dorothy. She enjoys helping people and served on the Board of Directors of Pikes Peak Association of REALTORS and currently serves as a Director for the Colorado Association of REALTORS. “I love mentoring and teaching and have mentored many agents in my career. I am starting to teach at the Real Estate College of Colorado. It’s very satisfying to know I had a part in helping someone become successful. I love to give back to our real estate

community any way I can through our local and state associations, the Women’s Council of Realtors, and the Realtor Political Action Committee.”

Dorothy and her husband Mark have been married 39 years this year. They have three grown children and five grandchildren. Their children live in other states, so traveling to see them is a highlight for Mark and Dorothy. In their spare time, they enjoy watching movies and listening to live music. Dorothy also enjoys reading and is always up for a party or gathering. “Give me a glass of wine and a room full of people and I’m in my happy spot!” She and Mark also enjoy

traveling, and in the early 1980s, Dorothy traveled internationally with the singing group Up With People.

One of Dorothy’s favorite quotes comes from Brené Brown, which can be applied to her work in real estate as well as her passion for helping others. “When we spend our lives waiting until we’re perfect or bullet-proof before we walk into the arena, we ultimately sacrifice relationships and opportunities that may not be recoverable, we squander our precious time, and we turn our backs on our gifts, those unique contributions that only we can make.”



ONE OF DOROTHY'S FAVORITE QUOTES COMES FROM BRENÉ BROWN, WHICH CAN BE APPLIED TO HER WORK IN REAL ESTATE AS WELL AS HER PASSION FOR HELPING OTHERS.

“ WHEN WE SPEND OUR LIVES WAITING UNTIL WE'RE PERFECT OR BULLETPROOF BEFORE WE WALK INTO THE ARENA, WE ULTIMATELY SACRIFICE RELATIONSHIPS AND OPPORTUNITIES THAT MAY NOT BE RECOVERABLE, WE SQUANDER OUR PRECIOUS TIME, AND WE TURN OUR BACKS ON OUR GIFTS, THOSE UNIQUE CONTRIBUTIONS THAT ONLY WE CAN MAKE.

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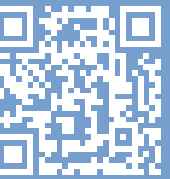
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# REVERSE MORTGAGES WITH KEVIN GUTTMAN



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▶ partner spotlight

Article coordinated by Brian Gowdy

## C2 FINANCIAL

*In real estate, it's crucial to provide comprehensive guidance to clients, especially those who are 62 years and older who may not be as informed of their options. One financial option that can significantly benefit this demographic is a reverse mortgage.*

*In this article, we delve into a Q&A session with Kevin Guttman, an expert Reverse Mortgage Specialist, to address common questions and misconceptions about reverse mortgages. By understanding the advantages and dispelling myths surrounding reverse mortgages, real estate agents will be able to better serve their older clients and help them make informed decisions about their financial future.*



Kevin Guttman  
719-302-5820  
www.seniorflexloan.com/real-estate-agent NMLS #384936 |  
CO #100022215



### 1) What is a reverse mortgage?

A reverse mortgage is a loan designed for homeowners aged 62 and up, enabling them to remain in their homes, retain ownership on title, and gain access to their equity without a mandatory monthly PI mortgage payment.

### 2) Who is an ideal client for a reverse mortgage?

An ideal client is typically a senior who is "house rich" but "cash poor." They wish to increase their purchasing power by 35-40% when buying their next home. Or someone looking to unlock & access their equity & increase their cash flow.

### 3) What are the biggest challenges in motivating an ideal client for a reverse mortgage to explore a reverse mortgage?

The primary challenge lies in dispelling the belief that homeowners will give up the title to their home. This misconception dates back over 30 years to pre-regulation times. While people were taken advantage of before 1989, today reverse mortgages are highly regulated and are one of the safest, most regulated loans out there!

### 4) What is the "catch" for a reverse mortgage?

There is no "catch" to a reverse mortgage. It is an FHA-insured loan, ensuring the lender's repayment eventually when the last borrower moves out.

Additionally, it is a non-recourse loan, meaning the lender's recourse is limited to the home itself, ensuring that neither the borrower, heirs, nor the estate is responsible for repayment.

### 5) How can real estate agents leverage what reverse mortgages have to offer to help their client base?

Real estate agents can seize the opportunity to assist clients who believe they cannot afford to buy in the current market. By educating clients about reverse mortgages, agents can help them increase their purchasing power by 35-40% (a \$400k home becomes a \$550k home), allowing them to consider homes they might have thought were out of reach. This is a real estate agent's chance to get the listing AND the sale!

### 6) What challenges/objections should real estate agents expect when sharing information about reverse mortgages with their clients over 62?

Real estate agents may encounter various objections from clients, most of which are based on outdated or incorrect information. To address this, we have developed a reverse mortgage kit specifically for real estate agents, equipping them with the necessary knowledge to have informed discussions with clients. Interested agents can request this kit by contacting me at 719-302-5820 - kguttman@c2financialcorp.com

### 7) What is the best way for reverse mortgage candidates to start the conversation with a reverse mortgage lender?

Reverse mortgage candidates can begin the conversation by joining a joint phone or Zoom call with a reverse mortgage lender and their real estate agent. The real estate agent can introduce the lender as the subject expert and let them take it from there.

### 8) Why should Real Estate Agents work with Kevin Guttman and C2 Financial?

- Experience: I have extensive expertise in reverse mortgages, which are very different and far more challenging than traditional loans.
- Access to Top Lenders: C2 Financial is the largest mortgage broker in the nation, allowing them to shop for the best lenders for their clients.
- Certification: I am 1 of only 202 Certified Reverse Mortgage Professionals in the country (I'm the only one in Southern Colorado), assuring that clients will receive knowledgeable and reliable advice.

By familiarizing themselves with the benefits and dispelling misconceptions surrounding reverse mortgages, real estate agents can better serve their older clients. Collaborating with experienced professionals like Kevin Guttman ensures that clients receive the best guidance and expertise available. By promoting the advantages of reverse mortgages, real estate agents can empower their older clients to make informed decisions about their financial future, ultimately leading to more successful transactions and satisfied customers.

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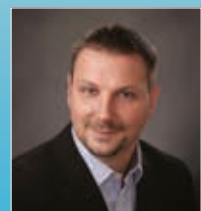
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▶▶ charity events

# CHARITABLE EVENTS AROUND COLORADO SPRINGS

Events listed in this section are hosted by real estate agents & vendors

**SAVE THE DATE:**

**American Warrior Initiative Fundraiser Luncheon**  
benefitting local Colorado Springs veterans

Special guest speakers Louise Thaxton & Ret Army Seal Lieutenant Jason Redmond.

**Date:** August 10, 2023 | **Time:** 10:30am - 1:30pm

**Location:** Pikes Peak State College I Centennial Campus  
| 5675 S Academy Blvd, Colorado Springs, CO 80906

Tickets are available to purchase on July 10th.

Retired Navy SEAL Lieutenant Jason Redman electrifies audiences with his high-energy presentations on leadership, failure, redemption, catastrophic injury and his breathtaking journey to “overcome all” in the aftermath of wartime enemy ambush and in the face of what he calls *life ambushes* during the years that followed. During his 21-year Navy career, Jason spent 11 years as an enlisted SEAL and 10 years as a SEAL officer leading teams in combat operations in Iraq and Afghanistan.

Louise Thaxton is a national advocate for America’s veterans and is the Director and co-founder of the American Warrior Initiative, the non-profit of Fairway Independent Mortgage Corporation, leading the way for hundreds of initiatives for veterans in need across the country, inspiring millions of dollars in donations to fund those initiatives.

**SAVE THE DATE:**

**3rd Annual Charity Gala & Auction** presented by Sarah’s Home and The Lending Hand Foundation  
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**6 PM on Saturday, October 7th, 2023**  
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*Come and help raise money for Sarah’s Home and to build Daniel’s Academy.*

Learn more and get your tickets at:  
[www.thelendinghandfoundation.org](http://www.thelendinghandfoundation.org)

Founded in Colorado Springs, The Lending Hand Foundation organizes and hosts community events to raise funds for local charitable organizations. Their mission is to inspire others to “lend a hand” to those who need it most through community engagement. The Lending Hand Foundation was inspired by a group of individuals who all had the same goal in mind: to make the world a better place. This organization focuses on rehabilitation for young victims rescued from illegal sex trade. To date, the group has raised over \$80,000 for Sarah’s Home.

If you are a real estate agent or vendor looking hosting a charitable event, email [brian.gowdy@n2co.com](mailto:brian.gowdy@n2co.com) to have it listed for free in this section.



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# Lana & Bryan RODRIGUEZ

## From Solo to Soaring: The Lana Rodriguez Real Estate Journey

**Buckle up for a riveting ride as we jump back into the thrilling saga of The Lana Rodriguez. When we last checked in with Lana in 2017, Real Producers was detailing her extraordinary solo agent ascension. Yet, those familiar with Lana's indomitable spirit know this: Her mission isn't merely to continue. It's to transcend!**

Fueled by her deeply rooted mantra, "people don't care how much you know until they know how much you care," Lana powers forward. Born in Riga, Latvia, the enchanting 'Paris of the East,' Lana's journey from a Solo Producer to a revered Team Leader is a tale filled with grit and determination.

In her meteoric second year in 2016, Lana saw her sales rocket from 31 properties to an astounding 119. All this while her husband, Bryan Rodriguez, was on active duty, and their newborn, Olivia, was under the loving care of her grandmother, Svetlana. Thus, a phenomenon was birthed, arguably the most triumphant rise in the Pikes Peak Region!

As her client community flourished, Lana knew she needed reinforcements. Believing that any growth from a solo agent to a team leader must start with bolstering administrative support, she acted swiftly. Bryan put it succinctly, "when you ascend to a team leader role, you need an abundance of opportunities not just for yourself, but for your team and organization."

Fast forward to 2018, Bryan was still serving his country, and a potential military relocation loomed. After a heated debate, the duo decided to anchor their roots in Colorado Springs. Bryan stepped down from active duty and joined Lana's team full time, thus sparking a unique husband-wife dynamism that not only strengthened

their brand but also expanded their empire. Together, they faced the volatility and demands of the industry, turning challenges into victories.

Marrying business with pleasure comes with no instruction manual. It demands time, intention, and consistency. Lana reflects, "having your spouse as your staunch advocate who's always got your back is comforting. But when two Type A personalities collide, it can be a wild ride. Work conversations never hit pause, they roll from the early morning greetings right into the evening family times. But amidst the work-life chaos, a harmonious symphony plays on."

Bryan chimes in, "navigating the nuances of running a husband-and-wife team involved many paradigm-shifting moments. Even though we've faced moments of doubt, I wouldn't have it any other way. If you're going to build a legacy, who better to do it with than the love of your life, right?"

This power couple held steadfast to their mantra, investing heart and soul into client lifetime value strategies. Their client-focused business ethos has seen their community grow to over 1,500 families served and over a staggering half a billion in volume closed since 2015. Lana beams with pride, "we are the real estate team that doesn't vanish post transaction. We celebrate client birthdays, home buying anniversaries and we've created an exclusive Facebook group for our clients."

To celebrate this ever-growing family, The Lana Rodriguez Group hosts up to eight client appreciation events annually, sometimes entertaining crowds of up to 700 at their family-friendly gatherings.







“  
 HAVING YOUR SPOUSE AS  
 YOUR STAUNCH ADVOCATE  
 WHO’S ALWAYS GOT YOUR  
 BACK IS COMFORTING.  
 BUT WHEN TWO TYPE A  
 PERSONALITIES COLLIDE, IT  
 CAN BE A WILD RIDE.  
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Outside the office, Lana channels her community-building passion into public speaking. Initially, she was petrified due to her accent but committed to honing her speaking skills. Her breakthrough moment came when she spoke to 300 people in Washington D.C. at the end of 2019. Since then, she has graced over 30 local and national real estate conferences and events. Their latest achievement? Hosting their own Colorado Springs conference, Elevate, and Lana’s brainchild, Ascend, a gathering dedicated to women in real estate.

The Lana Rodriguez Group doesn’t just prioritize their community; they also play a crucial role in the growth of Colorado Springs. They represented the Buyer and Seller on the sale of Hotel Elegante, Colorado’s Third Largest Hotel, which was converted into 500 attainable housing units for the public.

The legacy Lana and Bryan are building in Colorado Springs is remarkable, the inauguration of the first downtown boutique stand-alone real estate space. They’re redefining the industry through their new brokerage, REAL Broker, holding high their core values of work hard, be kind; simply great service; embrace, resolve, evolve; and make a difference. Lana elaborated, “kindness



“ WE ARE THE REAL ESTATE TEAM THAT DOESN'T VANISH POST TRANSACTION. WE CELEBRATE CLIENT BIRTHDAYS, HOME BUYING ANNIVERSARIES AND WE'VE CREATED AN EXCLUSIVE FACEBOOK GROUP FOR OUR CLIENTS. ”



is an important currency and a form of discipline. Great service is non-negotiable; if you do good work, people will gravitate to you.”

Lana declares with fervor, “Colorado Springs feels like home and it’s going to be home for a very long time. We are not going to be the next Denver; we are going to be Colorado Springs.” They aim to continue nurturing their growing family and community.

So, what’s next for this power duo? Will they continue to shape Colorado Springs into a real estate paradise? Will they revolutionize the industry even further? We can’t wait to see!

Stay tuned for the next chapter in The Lana Rodriguez saga. In the meantime, get inspired, stay motivated, and most importantly, make a difference in your community!



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**What got you into mortgages?**  
 I entered the mortgage industry to follow my family legacy and fulfil my passion for supporting and aiding my community. Helping people achieve their homeownership dreams and contributing to the local community brings me great joy and fulfillment.

**Where are you from? Expand on COS and why you love living here**

From Colorado Springs. My love for living in Colorado Springs stems from it's captivating natural beauty, encompassing majestic mountains, serene lake, and vibrant landscapes. The states outdoor playground offers a myriad of recreational activities, from hiking an snowboarding to biking and rock climbing, fueling a sense of adventure and connection with nature. The pleasant climate, with ample sunshine and distinct seasons, enhances the overall experience Colorado's strong sense of community, welcoming and diverse residence, and vibrant culture scene creates a fulfilling social environment. Ultimately, the combination of breathtaking scenery, outdoor adventures, community spirit, and a high quality of life fosters deep love for living in Colorado.

**What's your favorite part about the mortgage industry?**

My favorite part of the mortgage industry is the opportunity to make a positive impact on peoples lives by helping them secure their dream homes Guiding individuals through the home buying process and witnessing the joy and excitement of homeownership is incredibly rewarding and fulfilling.

**What is one bit of advice you would give a new home buyer?**

As a new home buyer, my advise would be to thoroughly research and understand the mortgage process, work with a trusted lender, and prioritize financial stability and affordability.

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