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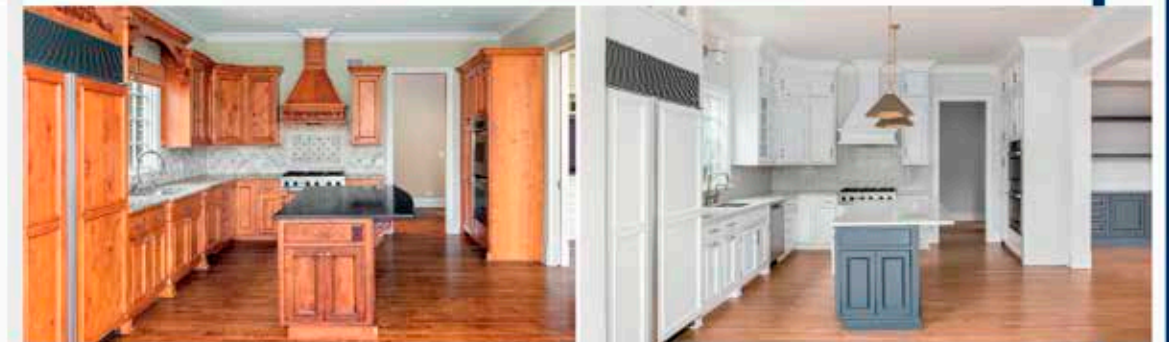


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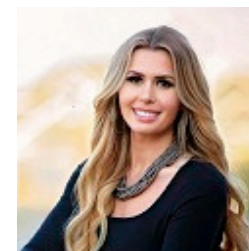
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*My first profession was a court reporter. I wrote a book called Gypsy Sol. I LOVE comedy!*

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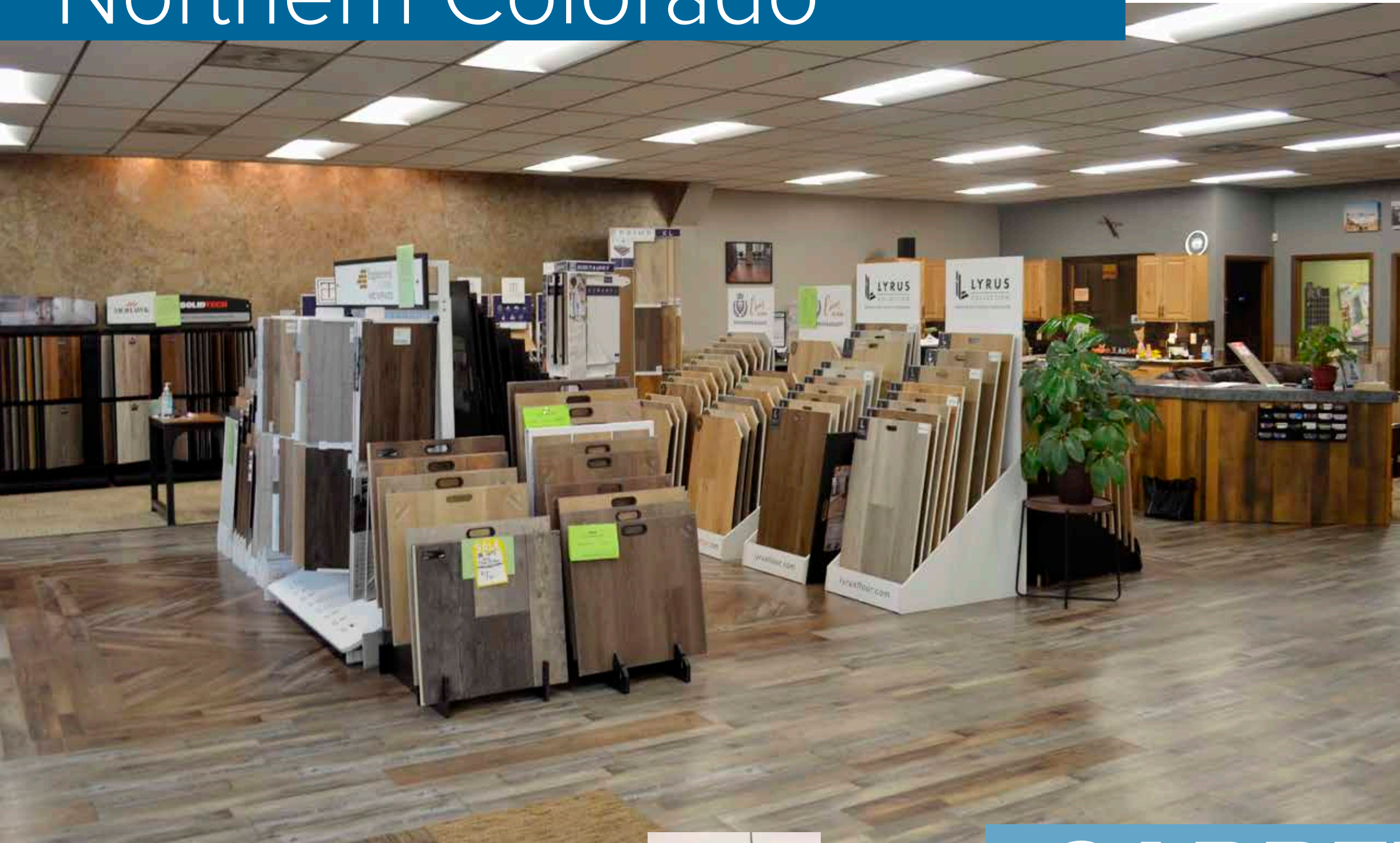
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# Northern Colorado



“We have always had our sights set on top-notch customer service,” said Derek Krasuski, Owner of Northern Colorado Carpets. “We take our job very seriously. We live here and our reputation is everything. Northern Colorado is our community, too. There’s nothing more important to us than doing a good job.”

It’s this very attitude that has kept Northern Colorado Carpets in business for nearly fifty years. The business was started in 1976 by Derek’s dad, Dock. “He deserves a lot of credit,” Derek said. “His parents owned a small carpet store in Loveland, and he learned what he could from them when he was growing up. He started his own business after college and look what it’s become.”

Derek grew up in Loveland and spent his summers helping his dad with the business. After college, he joined the U.S. Army and spent the next nine years serving our country. He was a Ranger in the 75th Ranger Regiment for five years and Officer with 1st Bn/3rd Special Forces Group (A) for his last three; in his years in the Army, he had six combat deployments.

“After the Army, I was ready to come back home and raise my kids in the same place that I got to grow up,” he said. The family moved to Windsor in 2012 and Derek began working alongside his dad at Northern Colorado Carpets. In 2019, Dock officially retired and Derek and his wife, Amy, took over the business.

Derek has his hands in every aspect of the operation. He does everything from measuring jobs to staying abreast of flooring trends. Amy picks up the business management pieces, helping with invoicing, payroll, and HR duties.

“Our products have changed dramatically over the years as styles have changed, but what remains the same is the level of customer service we provide each customer,” he said. “My dad really ingrained that in me, and I’ve kept at it. Each customer gets the time and attention they need so they have a finished product they love. We will never stray away from that.”

Northern Colorado is where we have always lived and the only way we’ve made it this far is by treating our customers like family.



# CARPETS

▶ partner spotlight

By Kate Shelton

TREATING OUR CUSTOMERS LIKE FAMILY

The team is rounded out by their two sales managers, Melly Martin and Misty Hollabaugh. “They’ve both been in the industry for a long time, and they have a great eye for design,” Derek said. “Our customers love working with them because they’re good at finding the right product for each house.”

Northern Colorado Carpets offers all types of flooring from carpets to laminate woods. Their most popular products fall in the waterproof plank flooring category. “There are just so many great options to choose from and they look fantastic when they’re installed. Not only that, but they’re also really family-friendly. Kids, dogs, toys... it doesn’t matter; they don’t get ruined. You get the look of beautiful hardwood without the headache,” he said.

“The thing people love is our showroom. You can come in and see and feel all the options for yourself. This helps you envision what your space will look like,” he said. Misty and Melly are flooring experts that will help guide you through the process of finding floors that will transform your space. They also offer virtual consultations for those who are in the process of moving to the area.

We take our job very seriously. We live here and our reputation is everything. Northern Colorado is our community, too. There’s nothing more important to us than doing a good job.



Derek and his team manage more than 300 projects a year in residential homes and commercial buildings alike. Northern Colorado Carpets has had the same team of partner installers for years. “They do a great job, I’d recommend them to anyone,” Derek said.

When he’s not working, Derek coaches his sons’ baseball teams and enjoys spending time with his family. Derek and Amy have three kids, Presley (15), Easton (13), and Mason (9).

“We’re Northern Colorado people through and through. My family lives in Windsor, my parents are long-time residents of Ptarmigan in SE Fort Collins,” he said. “Northern Colorado is where we have always lived and the only way we’ve made it this far is by treating our customers like family,” he said.

Derek plans to continue his father’s legacy by keeping the business strong. “We send a big thank you to all our customers for their support and referrals. We want to be your flooring store.”

See flooring options and learn more about the Northern Colorado Carpets team at [northerncoloradocarpets.com](http://northerncoloradocarpets.com).

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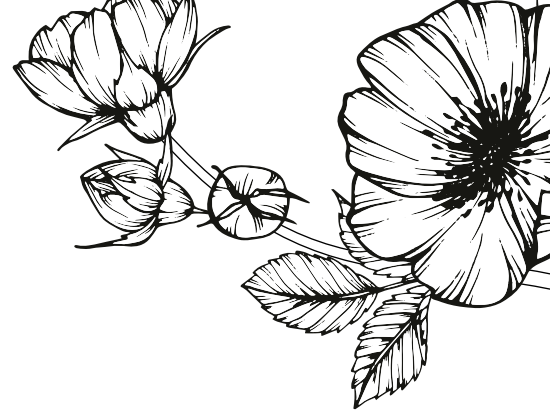
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# CHRISTINE

The Little Lady Sells Homes | Realty ONE Group  
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## GWINNUP

**“In high school, I was known as a good student and athlete, a rule follower. I didn’t go to parties. One day, a friend affectionately referred to me as being ‘such a little lady.’ The nickname stuck with me. I adore that this personality trait has become my unique real estate business brand. In my world, I’m a small lady with a giant approach to marketing, and I’ve created a brand that reflects my authentic self,” said Christine Gwinnup of Realty ONE Group Fourpoints and Cheyenne Legacy.**

During her time at the dealership, Christine was searching for her next big move. As a long-time real estate investor and flipper, she knew that the industry held a lot of potential. “I always wanted to do it, but I was never in the position to take the leap,” she said. “My kids needed me and I needed to have an income. Once they all graduated high school, and with the encouragement from my husband, Drew, I went for it,” she said.

Christine took real estate courses and officially became licensed in Colorado in December 2020 and in Wyoming in 2021. “From the moment I started, I knew I was home,” she said. “I wanted to kick myself for not doing it sooner. It’s my passion. I should have been helping people all along.”

Her brand works. In just a few short years in the business, Christine’s volume has exploded. In her first year, she sold 12 homes, and 28 in her second. She focuses on the listing side and has invested in her education and processes to make the entire transaction seamless for her clients.

“I’m always learning. I have many real estate certifications, including being a luxury home market specialist, a negotiation specialist, and a Pricing Strategy Advisor. I’ve also taken so many marketing courses, all for my clients,” she said. “In a market like this, having an agent that can get eyes on your home makes all the difference. When I say my marketing is big, I mean it. I do ads, social media, videos, HUGE signs, vendor events... Anything I can to get more exposure for my client’s homes, I want to do.” she said.

Within the first few months of joining the real estate industry, Christine nailed her brand. Her signature look is a 50s pinup style paired with bright reds and contrasting blacks. Her marketing style is equally as expressive and memorable. When The Little Lady has a house on the market, people notice.

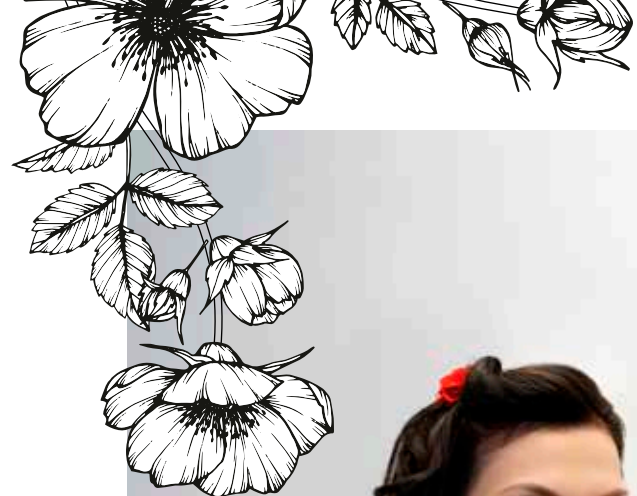
Christine spent the first 23 years of her career teaching English as a second language. She moved to Colorado to further her teaching education and worked for many years in the St. Vrain School District.

“After that many years of working in education, I just didn’t have the same passion for it that I once did,” she explained. Christine left the field and began working at the Thunder Mountain Harley-Davidson dealership. “I wanted to find something completely different. It was in this role that I learned sales and customer service, and I realized that not only did I love it, but I also happened to be really good at it.”



*Little Lady,*  
**Big Marketing**





“

When I was in a really tough situation, someone gave me hope. I try to do the same. I pray about it and when God puts the right person in my path and tells me to give them hope, I give what I have. I am so fortunate that my business allows me to be able to do what someone once did for me.

Christine has spread her wings and launched a vibrant new team she fondly calls, 'The BOLD Collective.' "We are all about boldness here! Our marketing has an edge to it, and our approach to real estate is daring. We bring that zest and audacity for our clients."

The BOLD Collective is a dynamic group. Julie Lefgren, a Northern Colorado buyers' agent, loves helping people find their dream homes. Investment properties are Brittany Vandermark's specialty, and Ava Hinson is stationed in Colorado Springs, where she specializes in veterans. Christine's sister, Misti Juergenson, keeps the team running as their coordinator.

"I just love my team," Christine said. "We all do our own thing but we all support each other so well. They're strong, bold women and I chose each of them for a reason. They make life more fun and they make real estate better for our clients."

Regardless of the growth the team has seen, Christine chooses not to focus on their metrics. "I don't hyper-fixate on our volume," she said. "I want our clients to have the best experience. I want them to tell their friends and family about us. If we have great marketing and great service, the numbers will follow."

Christine notes that the support of her family has made all the difference in her business. Her husband, Drew McClellan, a home inspector with McClellan Industries, has been a great resource for Christine. "I don't know if I would have ever made the jump if it wasn't for him," she said with a warm laugh. Christine's two sons, Tommy and John, help her with videography for her listings, and her daughter, Elisabeth is willing to do whatever it takes to help her mom.



Giving back is another important facet of her business. Christine puts away 10% of every sale to give back to someone in need. “When I was in a really tough situation, someone gave me hope,” she said. “I try to do the same. I pray about it and when God puts the right person in my path and tells

me to give them hope, I give what I have. I am so fortunate that my business allows me to be able to do what someone once did for me.”

When she’s not working, Christine loves to travel, spend time with her kids, and garden. Drew and Christine love to ride

their Harley as much as they can. They recently crossed the 122,000-mile mark on their bike.

“I might be a little lady,” she said, “but I pack a big punch. My clients will be able to feel the difference in my marketing, and the experience.”

The Little Lady will be selling homes for years to come. Connect with Christine and her team at [www.thelittleladyshomes.com](http://www.thelittleladyshomes.com) or 303.709.4262.



“

I might be a little lady but I pack a big punch. My clients will be able to feel the difference in my marketing, and the experience.



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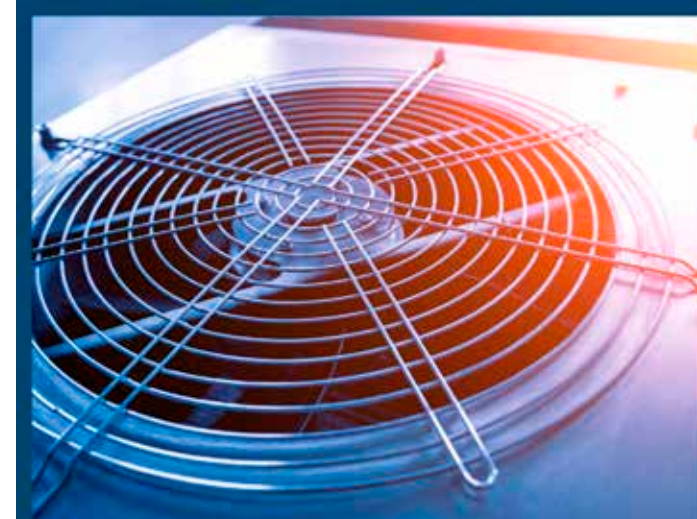
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# Tamara

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By Danielle Kidwell  
Photos by Brenda Saint, b.saint Photography

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“Our love story is an interesting one,” muses Tamara Suppes, Broker Associate/Partner of The Group Fort Collins. “My husband Chris was a smokejumper, jumping out of airplanes to fight fires.” Tamara’s hometown of McCall, Idaho is a small mountain community with a large smokejumper base and Chris was stationed there for training. “It was a really rainy season and we got to know each other quite well,” she laughs. “We were engaged after six months and married a year and five days after our first date.” Chris was also the head cross country coach for Fort Collins

High School and taught high school math after graduating from Colorado State University (CSU), so Tamara transferred to CSU after meeting him and finished her degree after she moved here.

“I graduated with a degree in Art Education and a teaching endorsement,” she says. “From there I spent ten years in the Thompson School District and Poudre School District, earning my Master’s Degree in Curriculum Development and Administration along the way.” Tamara greatly enjoyed her time in education but felt the writing was

on the wall when arts programs started experiencing funding cuts and she was asked to travel to multiple schools on the same day. “Chris and I sat down and talked, agreeing that we could try anything for a year,” she says. “A good friend had entered the industry the year before and had a positive experience with a great managing broker.” Tamara met with the broker and took the plunge. “I was really lucky and blessed,” she says. “I survived my first year, then the second and third, but each year I remember that it’s a matter of hard work and consistency, and success isn’t guaranteed.”



“ I survived my first year, then the second and third, but each year I remember that it’s a matter of hard work and consistency, and success isn’t guaranteed. ”

One of the significant hurdles Tamara had to overcome was the transition into real estate from education. “When people would hear I was a REALTOR® I would get some eye rolls,” she says. “When I was a teacher they would thank me, but I realized that guiding someone through a process that the majority of us will do only a handful of times in our lives is a different and just as important way of helping them.” Real Estate is, ultimately, a means of making a living, and Tamara acknowledged the importance of striking a balance between her passion for helping others and the practical necessity of generating income. Through determination, hard work, and a genuine desire to assist her clients, Tamara successfully navigated these challenges and built a thriving career, while striking a healthy balance between work and home. Her family is the center of her world and she’s grateful for the opportunity to enjoy them to the fullest.

Together, they engage in various outdoor activities such as running, skiing, and hiking. Tamara’s two daughters, Allie and Cassie, have also found their passions. Allie, residing in Boise, is married and has two children, while Cassie runs her own photography business in Fort Collins, specializing in advertising and weddings.

With a long-term commitment to the real estate industry, Tamara envisions herself continuing to serve her clients for many years to come. She thrives on the personal connections she forms and cherishes the lasting relationships she builds beyond the sale. Real estate, for Tamara, is not just a means to an end; it opens doors to experiences, allowing her

to explore the world and connect with people from different backgrounds. Traveling on a shoestring budget has given her a broader perspective which she brings back to her community, creating meaningful connections between people.

In terms of giving back, Tamara is actively involved as a board member for Group Gives, an organization that supports individuals and families in maintaining their homes and provides aid to those in need. Tamara strongly believes in the power of charity and volunteer work to uplift communities. “The Group is very locally focused,” she says. “We concentrate on Northern Colorado and provide services and support to people who need assistance with the homes they occupy.” Tamara also writes a blog called Northern Colorado Lifestyle, celebrating all that makes ours a unique region. “I want to highlight all that our area has to offer,” she explains. “We publish a community events calendar, tips and tricks for all things related to the home, and guides on how to explore different pockets of our community.” Always ready to roll up her sleeves and help out, Tamara is readily available as a resource to her colleagues as well. “Show up and be true to yourself,” she advises brand-new agents. “Being authentic and introducing people to our area and each other in a simple way is a great way to build your business organically.” She also emphasizes the importance of hard work, perseverance, and consistency.

Connect with Tamara at [tsupes@thegroupinc.com](mailto:tsupes@thegroupinc.com) or 970.231.0790.



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# JEREMIAH ROM

## RE/MAX ALLIANCE

“I truly believe that everything I had done previously career-wise led me to become a REALTOR®,” says Jeremiah Rom of RE/MAX Alliance. “I love working face to face with people and I believe that my background running my own business and working in finance gave me a unique perspective into what it takes to be a successful real estate agent.”

Before he embarked on his real estate journey, Jeremiah's career took several intriguing turns. He initially managed restaurants in his hometown of Fort Collins, where his exceptional management skills and work ethic propelled him to the position of district manager for four restaurants by the age of 19. Seeking new challenges, Jeremiah transitioned into sales and eventually opened a sales distribution company for an HVAC company in Grand Junction, doing over \$2M per year in sales and managing 35 employees across four states. After successfully running the company for four years, he sold it and entered the finance industry, becoming a licensed business banker for a Fortune 5 bank in Denver. He enjoyed the work but was ready for his next best step. “I honestly missed being self-employed and decided to make the jump into real estate for unlimited income-earning potential and the freedom to make my own schedule again,” Jeremiah says. “Assisting clients in fulfilling their real estate goals has been immensely satisfying, especially when you witness their joy and gratitude.”

▶ cover story

By Danielle Kidwell

Photos by Alyssa Benson, A.B. Consulting NoCo

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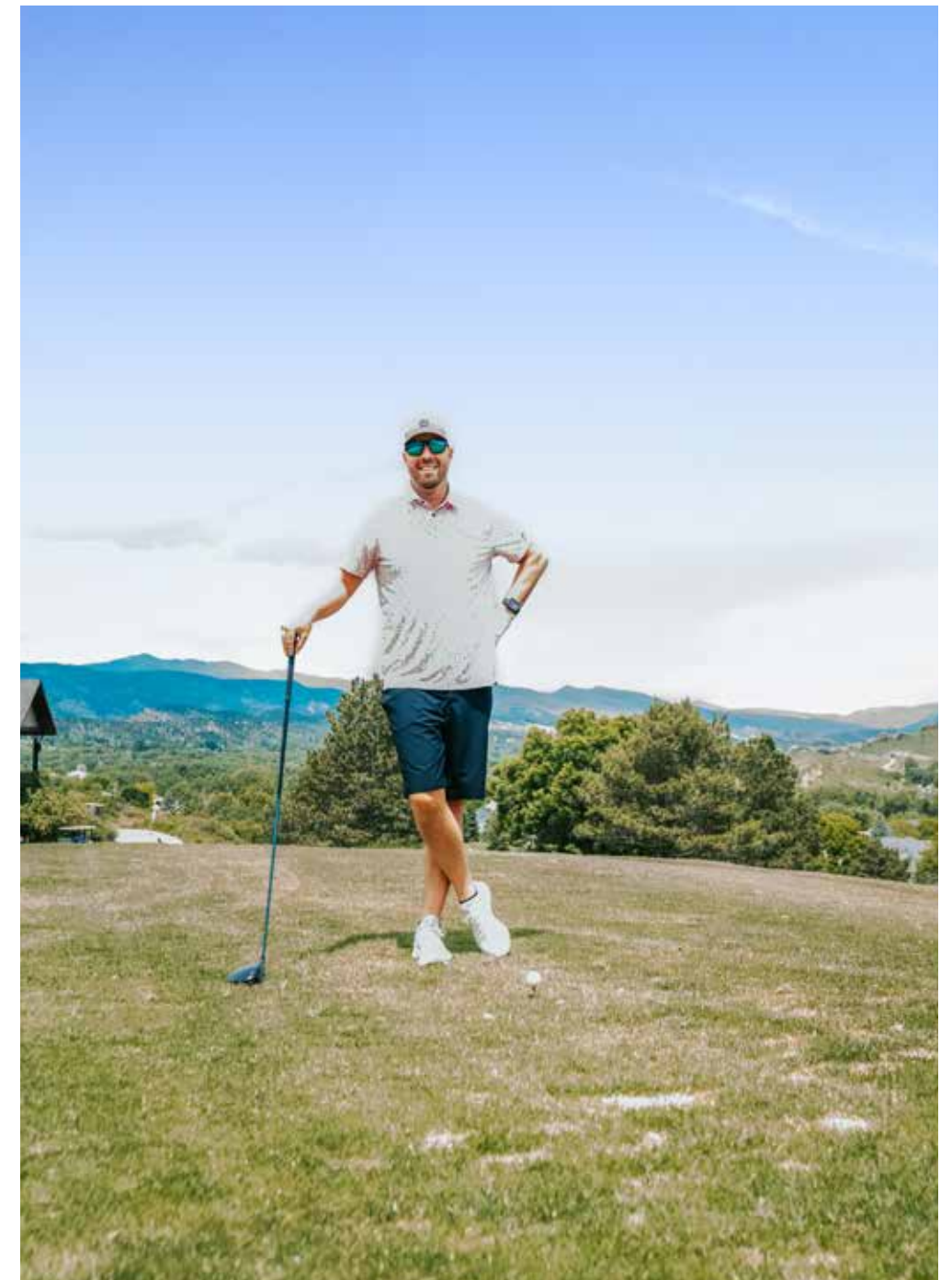


“ I truly believe that everything I had done previously career-wise led me to become a REALTOR® .



Jeremiah especially loves that real estate is a relationship-driven business. “Making a positive impact on people’s lives through the properties we have bought or sold together has been deeply rewarding,” he says. “Real estate offers the opportunity to help people find their dream homes, investment properties, or commercial spaces and I love being a part of that.” Jeremiah is looking forward to leveraging his real estate experience to expand his personal portfolio, purchasing apartment buildings. “I’ve been highly interested in investing in commercial real estate for many years and my dream and goals have been to purchase assets that will provide long-term cash flow as I continue with my real estate career.”

When he’s not working, Jeremiah and his girlfriend spend a lot of time boating, wake surfing, and wakeboarding at Horsetooth Reservoir. As a member of a men’s golf league, he plays as much as possible, and in the winter he enjoys snowboarding and spending time at his condo in Keystone. He also enjoys traveling to ski resorts at different destinations. A fun fact that not many people know about Jeremiah - he has been producing music since high school and while he doesn’t have a lot of spare time, he enjoys exploring his artistic expression through creating music. As a member of a close-knit family, Jeremiah always makes time for his mother,



brother, his girlfriend, and four-year-old nephew, who all live in Fort Collins. They meet up for dinner or at breweries, family bowling, outings, and family barbeques. Balancing work and personal life can be a challenge, but Jeremiah has a few tricks. “Be consistent and available,” he says. “When your phone rings, answer it because people work with others they can rely on.”

Jeremiah’s proven track record of reliability goes further than merely answering each

phone call. He advises newer agents to be sure they have an outstanding listing presentation, and he personally takes the time to make his own and refine it so there is no question in his clients’ minds that he is the right person for the job. “Work open houses and farm your neighborhood,” he says. “Do the small things consistently to make sure you stay top of mind in your own neighborhood, and don’t be afraid to work outside your immediate market as it takes time to be well known in your own backyard.”



“ Real estate offers the opportunity to help people find their dream homes, investment properties, or commercial spaces and I love being a part of that.”

Jeremiah Rom's journey from a district manager at a young age to a successful REALTOR® exemplifies the tenacity, dedication, and passion required to excel in the real estate industry. Through his outstanding service and unwavering commitment to his clients, he has established himself as a trusted advisor and advocate. Whether it's helping clients achieve their real estate goals or building lasting relationships, Jeremiah's genuine care and professionalism continue to set him apart.

Connect with Jeremiah at [jeremiahrom@nocobuysell.com](mailto:jeremiahrom@nocobuysell.com) or 970.420.3805.

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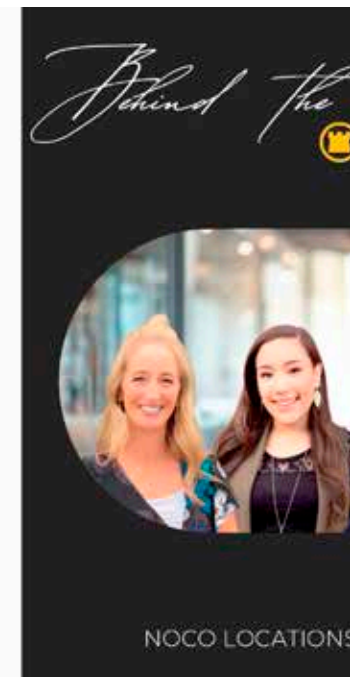
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## Expert Insight

### Government Loans Expected to Make a Comeback

Between rising interest rates, stubbornly low inventory levels, and monumental changes in conforming loan pricing, 2023 has been a year of constant headwinds. Fortunately, the real estate market just got a little reprieve, with some favorable improvements to certain government loan programs.

Recently, HUD and the Veteran's Administration announced reductions in costs to make FHA and VA loans more affordable. When compared with the recent **increases** in costs for most conforming loan programs, this could nudge many homebuyers (first-time or otherwise) towards government loans versus a more traditional conventional option.

#### What's Changed?

- The one-time Funding Fees attached to VA loans are returning to pre-COVID levels, thereby reducing total loan amounts and payments for non-exempt veterans.
- FHA monthly mortgage insurance premiums are being reduced by 0.30% per year, meaning the MIP component of the monthly payment will now be \$25 cheaper per \$100,000 borrowed.



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Since FHA and VA mortgage rates tend to be lower than conforming rates and generally come with more forgiving underwriting guidelines (higher debt-to-income ratio limits, etc.), these improvements will undoubtedly encourage more buyers to utilize these loan products.

Sadly, FHA/VA offers often carry an undeserved stigma from failed transactions of the past, causing resistance from some sellers and real estate agents. Stories of unscrupulous lenders, unfavorable appraisals, and guideline misinterpretations have tarnished the reputation of these truly wonderful options, leading many folks to simply "throw out the baby with the bathwater." But in the current market, where every sale matters, we should prepare to see more FHA/VA offers and welcome them with open minds and open arms. After all, they could very well be the most budget-friendly, or possibly the only option available, to make certain deals work.

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