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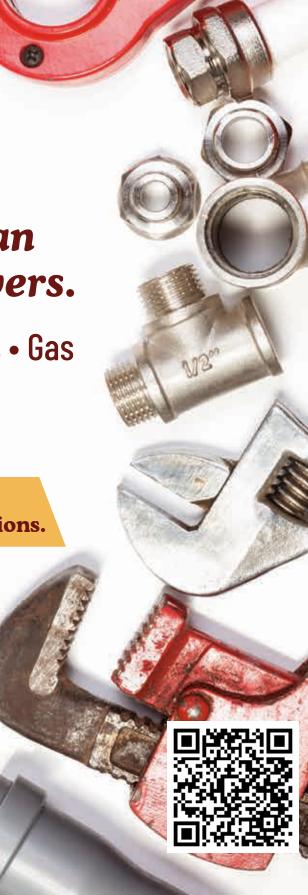
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Tulio



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>> publisher's note

Flying High

Welcome to our December edition of *Colorado Springs Real Producers*. As I am writing this, it is November 20th and I just left David Copeland's Celebration of Life.

David is someone who always encouraged me to get out of my shell. He had all sorts of ideas for me to incorporate video, teasing the reveal of our front cover features. He invited me to host podcasts and do a million things outside my comfort zone. He gave so much and never asked for anything from me in return.

About a year ago, David introduced me to Jamie Krakofsky
— last month, Jamie was on the front cover of our magazine.
David also did the photoshoot for Troy MacDonald on page 12.
While David may not have had the chance to physically hold
our November edition (or take a goofy photo with it LOL), I'm
very thankful to have had so much of his influence in it.

Look out for the commercial announcing the 2024 RP Awards — David filmed that too.

Thank you all for reading the Publisher's Note this month. Be sure to remind everyone in your life that you care about them.

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rising star

Written by Tabby Halsrud Casa Bay Photography

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I saw an opportunity to do a really good job helping people while still being myself.

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Amy Knight has been an entrepreneur for much of her career. She experienced success in both of her business ventures - a handmade Etsy business and with Scentsy Wickless Candles. With Scentsy, she rose to the top 1% and had a downline of 600 people before she felt capped in her growth and decided to make a change.

In addition to having a long-time love of houses, Amy had prior experience with the "backside" of real estate, having worked as a disburser for one company and holding another job for a real estate attorney. After Amy got her license, she joined a team but didn't feel like it was a good fit. When she met Lana Rodriguez, all that changed. "I observed how real Lana was with her clients and saw the principles and scripts I had learned being applied in a casual, comfortable conversation. I saw an opportunity to do a really good job helping people while still being myself."

Amy reflected, "One of my strengths is that I'm very realistic and open with my clients. With transparency and honesty, I want to put them in the best possible situation that sets them up for future success. I truly want the best possible outcome for them and for them to love and be proud of their new home." Real estate allows Amy to be part of her clients' achievement of a major life goal. "I love working with first-time home buyers; it's such an exciting milestone in their life. One of my favorite things is what I call the 'Christmas Tree Moment' - it's when you walk into a house with your client and you see their body language light up. They know it's their house." Amy is a certified Military Relocation Professional and is very familiar with the VA loan process. She knows what to look for in possible appraisal conditions and helps clients navigate that during the transaction.

Amy is proud of her work ethic. "I didn't know I had it in me to work this hard for my clients in a genuine way. I've learned to set aside my own presumptions about what people might want and listen to my clients and what they are expressing as their needs." Amy grew up in small town Wyoming but has been in Colorado Springs for 23 years. "Growing up

in Wyoming, I learned to talk to everyone and carry on conversations and that has really helped me in this role. Having those interactions helped develop much of my character."

One of the challenges Amy has experienced is learning to find a workable balance between her desire to work hard and still be fully present with her family. Amy has a large family (Amy's children are 21, 19, 16, and 10) and a mini farm at home. "My family is important to me: having dinner together, being present with my kids when they need me, and being able to carry on the traditions that we've developed over time. But I wake up and want to work hard for my clients every day. I love it all and I want everyone to be happy all the time. I want my clients and my family to feel like they have my full attention. And I still want to be able to sit outside in the sunshine and fresh air to recharge myself."

But Amy is clear on what her top priorities are and has been learning to find that sense of balance within herself. She knows she's giving the best of herself to whomever or whatever is needing her attention at the moment. "One of my favorite things to say is that the 'juggle' is real. Now that my kids are older, I have more flexibility to focus more on my career and I have more time available for my clients. My kids support each other well, and my husband is very supportive, too. I'm proud of being able to accomplish a sense of balance and the feeling that I'm doing really well in all areas."

Amy and her family make time for adventures such as hiking, paddle boarding, visiting the zoo, and taking drives into the mountains. Amy loves to sit outside on her deck and watch her chickens; she said "They are so fun and it's therapy for my soul." Amy sometimes sees opportunities to blend her love of chickens with her work. "I enjoy working with people who want backyard chicken flocks. I know what to look for and often make jokes about how sheds make great chicken coops."



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One of my strengths is that I'm very realistic and open with my clients. With transparency and honesty, I want to put them in the best possible situation that sets them up for future success.

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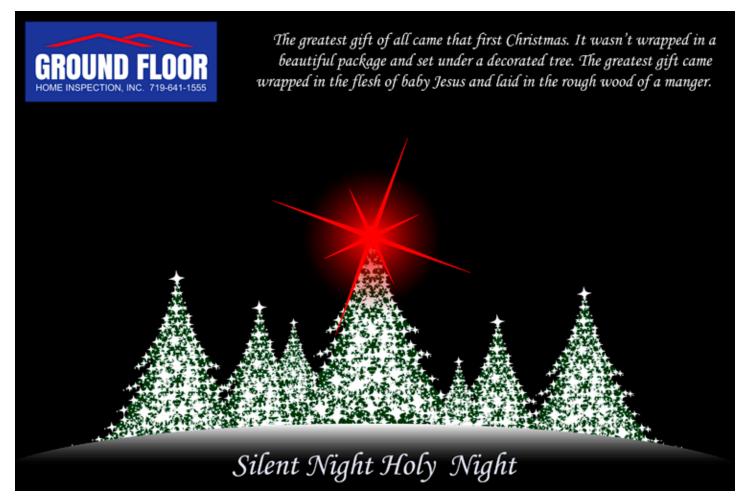
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A Heartwarming Property Management Story:
How All County® Colorado Springs, CRMC
Saved a Cat Named Violet and Touched
Many Lives

As property managers, we encounter a variety of situations, and we've shared many of them in this magazine. Today, we want to share a heartwarming story about a cat named Violet and how our team came together to rescue her.

One day, Julie went to assess a vacated property where she found a hungry cat, practically still a kitten, left behind without food or water. The cat's white and gray fur and sweet demeanor melted Julie's heart, and she took it back to the office. Sue, a property manager, decided to take the cat home and named her Violet. After a visit to the vet, it was discovered that Violet was pregnant at only 7 months old. Sue helped Violet to give birth to two boys and two girls and cared for them for two months before finding them forever homes. Two of the kittens were even adopted by staff members.

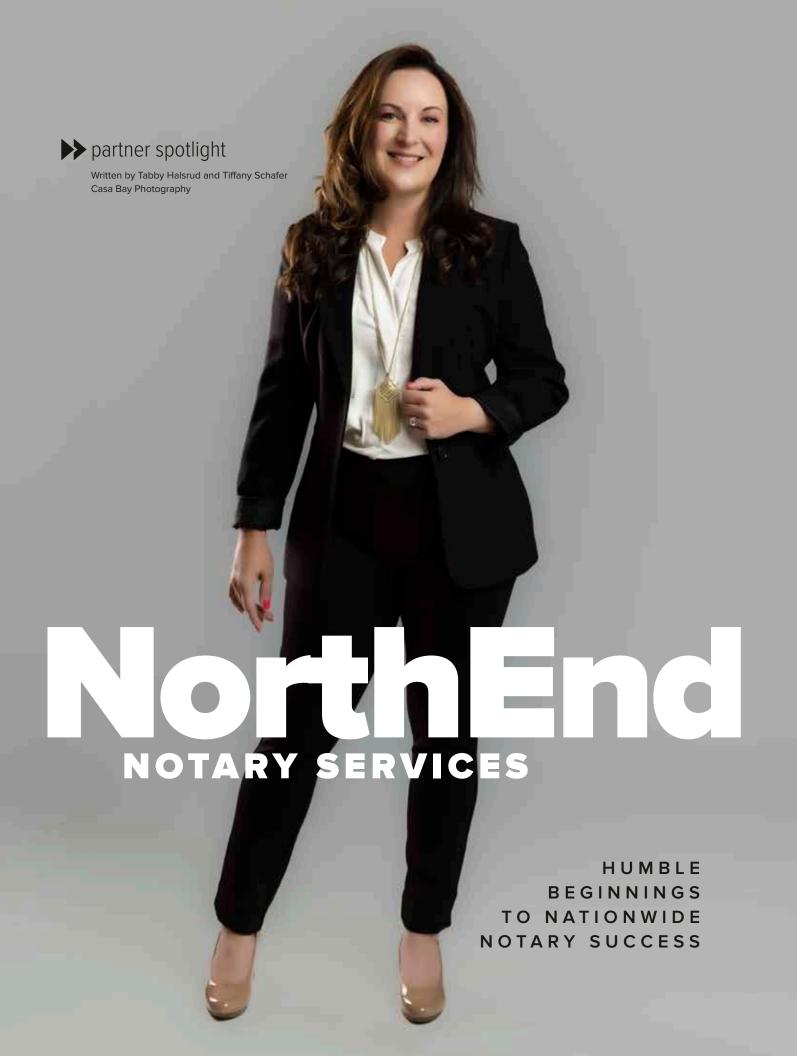
From one visit to a vacated rental property, the office embarked on a two-month-long journey that found homes for five cats and touched many people's lives. Stories like this remind us why property management is so rewarding.







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n the chaos of COVID in 2021, Tiffany Schafer founded NorthEnd Notary Services. Back then, refinances were on the rise and people quickly found themselves navigating a tricky challenge: how to get their crucial documents signed when traditional title office meetings were off the table. One of her friends who happened to be a notary herself suggested Tiffany explore it as a line of work too. At first Tiffany, a devoted stay-at-home mom, hesitated, thinking it might not be her cup of tea. When her only child returned to school, she felt lost and didn't know what she was going to do in this next season of her life. She knew she had a specific skill to use, and she wanted to fill a need in her community. It was during these times of questioning she decided to ask her higher power, "show me my skill and lead me to a need." When her friend came back and recommended notary services again, this time Tiffany didn't hesitate. She jumped into the deep end of this exciting new journey, ready to make her mark in the world of notary services.

With a background in real estate, she had previously worked as an assistant and a transaction coordinator. She hungered for more knowledge, especially about the loan process. So she rolled up her sleeves and signed up for classes, eager to expand her horizons.

When she started out, Tiffany jumped into her new career by joining as many signing services as she could and took any job assignment that came, regardless of rate or distance to travel. Her goal was clear—immerse herself to get familiar with as many loan packages as possible and gain valuable experience. A year later, she took a bold step and branched out on her own. Tiffany started marketing herself directly to title companies, determined to make her own mark in this field.

Tiffany's business was on the rise and in 2023, she clinched Gold in the "Best of the Springs." With her growing success, she was closing deals locally and across the entire nation. As requests soared, Tiffany realized she needed some extra hands—or pens, to be precise. She expanded her horizons and transformed her operation into a nationwide signing service, welcoming more notaries to her team. While her primary focus remains firmly on real estate transactions, she also dabbles in general notary work.

Tiffany's commitment to her clients is unwavering. When she can not personally be present for a signing, Tiffany ensures she never has to turn anyone away by sending a capable notary to represent her. With access to 40,000 notaries nationwide, Tiffany has her bases covered.

Tiffany enjoys the notary world so much she launched her very own podcast, "Notary Life Unfiltered," in which she dishes candidly about the ins and outs of notary life. Plus, she brings in industry experts for intriguing interviews that explore how notaries intersect with other professionals.

Tiffany loves what she does and the flexibility it offers to align with her nine-year-old's school and sports schedule. Beyond her bustling work life, Tiffany and her family share exciting adventures. She and her family study Taekwondo and spend memorable summers camping under the open sky. When she's not at the closing table or spending family time, you'll find Tiffany at the local bowling alley on a weekly ladies league. And in case you thought she'd had enough strikes and spares, think again! Tiffany and her team even ventured to The National Bowling Championship this past July.

Tiffany thrives by leveraging what sets her apart from the crowd. She emphasizes that her unique approach shines through her work with purpose and intention. "I stand out in the way I dress, the way I communicate, and how I carry myself. Building strong relationships with real estate agents and title companies is my priority."

What truly makes Tiffany exceptional is her mobile office setup, equipped with a printer, scanner, and computer, which ensures she can tackle any document-related challenge on the spot. She takes the extra step of printing documents in real-time to address last minute changes, and she even scans documents right at the closing table, offering clients a firsthand look at the process.

Tiffany's dedication doesn't stop there. She goes above and beyond by supporting lenders and real estate agents in their marketing efforts. With their consent, she snaps their photo with their clients and tags them on social media platforms, boosting their brand awareness. Tiffany's

commitment to excellence extends far beyond the closing table—it's about creating lasting impressions and fostering professional relationships.

Tiffany's journey through life's ups and downs has been a profound shaping force, sculpting her into the remarkable person she is today. She reflected, "I could never have foreseen the path that led me here. It's been a journey marked by a failed marriage, which ignited my resilience; fertility challenges, which taught me patience; and a battle with cancer, which instilled in me the unwavering determination to keep moving forward when the going gets tough. The role of motherhood deepened my ability to listen, anticipate the needs of others, and embrace a gentler, more flexible mindset."

Through these transformative life experiences, Tiffany discovered the significance of silencing the external distractions and steadfastly anchoring herself to her vision. She understands that personal growth is a continuous journey, and she actively nurtures it. Tiffany credits her growth to her positive mindset and its invaluable role in her journey. Tiffany shared the resources that help her keep imposter syndrome at bay and keep her firmly on her path of growth and success: she listens to inspiring books on leadership, personal development, and relationships, and she welcomes the guidance of an exceptional mentor.

Tiffany's vision for
NorthEnd Notary
Services is nothing
short of ambitious
and forward-looking.
Since going nationwide in March, she's
set her sights on continued expansion across
the nation. Her dream? To
assemble a dynamic fleet of
notaries, capable of representing NorthEnd Notary Services
with distinction. Tiffany envisions

these notaries as trailblazers and pioneers who will elevate the standards of notarial practice, not only in how they present themselves but also in the efficiency of handling documents.

Tiffany's vision is all about streamlining the process and erasing the need for clients to take time off from work for the commute to and from the closing office or the hassle of packing snacks to keep kids entertained at the closing table. She envisions sellers comfortably signing documents in their own homes and buyers signing immediately after their property walkthrough so they can capture post-signing photos in front of their new home to commemorate this monumental occasion. Tiffany's approach is all about efficiency, convenience, and celebrating life's milestones.

Tiffany recognizes that this evolution will one day take her from the field to behind the desk, where she'll oversee transactions for her valued clients, ensuring that NorthEnd Notary Services continues to shine brightly on its path of growth and excellence.

Tiffany's advice to real estate agents carries a simple yet profound message: "As an agent, you handpick every person involved in your transaction from the beginning. So why settle for a notary who you've never met being assigned to you, when you can handpick someone you genuinely like, know, and trust? By doing so, you're not just ensuring a seamless transaction, but you're also safeguarding your brand and your values." It's a reminder that in the world of real estate. trust and choice are two of the most powerful tools in a professional's toolkit.



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re Rinkema never intended to get into a real estate career. But that changed after she had a challenging experience when trying to sell her own home. She spent a lot of time researching and interviewing some of the top-selling agents but ended up feeling disappointed with the process and how she was treated by some of those agents. After experiencing a general lack of care and customer service, Bre was motivated to do real estate better. Having many years of customer service and client relations experience, it has always been important to Bre to bring a client focus to her work and she infuses that in the way she does real estate today.

Bre believes that when you're buying or selling a home, you shouldn't have to know all the nitty gritty details. "What is important is that people are seen and heard." After five years in real estate, Bre enjoys building relationships with her clients and goes above and beyond to protect her clients through the transaction.

Client-First Focus

Bre brings the human element to what can be an emotional transaction. Bre recalled her own home-buying experience: "When we were searching for a home, our Realtor encouraged us to look at houses on our own - to go to open houses and new builds - and our agent only wanted to get involved when we found something. We had no idea that's not how it should be. My clients don't know this business, so I'm always available for them. If they reach out to me with a question or a concern, or what in their mind is a fire, I need to extinguish that for them. I never leave my clients waiting in limbo or push contracts off until hours that suit me better. I want my clients to have everything they need when they need it."

Bre firmly believes that real estate needn't be so cold and transactional. She shared, "There's very little real estate in real estate. There's a lot more of what feels like counseling in it. I know how to be there for people and how to bring the human element to it. I love being there and being a guide for my clients, no matter what they are going through."

Bre acknowledges that sometimes, this client-first focus means that her family sacrifices. What makes it easier for her to provide this level of care to her clients is the way she and her husband have shifted things at home. Immediately before beginning her career in real estate, Bre was a stay-at-home mom. Now that her son is older and she has stepped into real estate full-time, she is the sole provider and her husband stays home and plays a bigger role in their son's life. "We love it. It took some adjusting in the beginning - trying to reestablish roles - but after four years, we are getting into the swing of things."

This family shift has helped her be there when her clients need her. She has more flexibility and is grateful for her husband: "I would not be able to do what I'm doing without him." In a society where the "norm" is that the man is the main provider and the woman does more of the mothering, this couple is making their own way and carving their own path.

Blending Passions and Priorities

Outside of work, family and friends are Bre's core. "My friends are considered family, and family is my hobby. I put my work first a lot, so when I have free time, it goes to my friends and family." Bre enjoys playing strategic board and card games that make her think. Bre's family loves to travel and in addition, her husband is an amazing cook so they love to eat together.

Bre loves personality-type tools and one of her favorites is the Enneagram. She's used it to understand herself, her family, and her clients better. "After studying the Enneagram for several years, I can pick

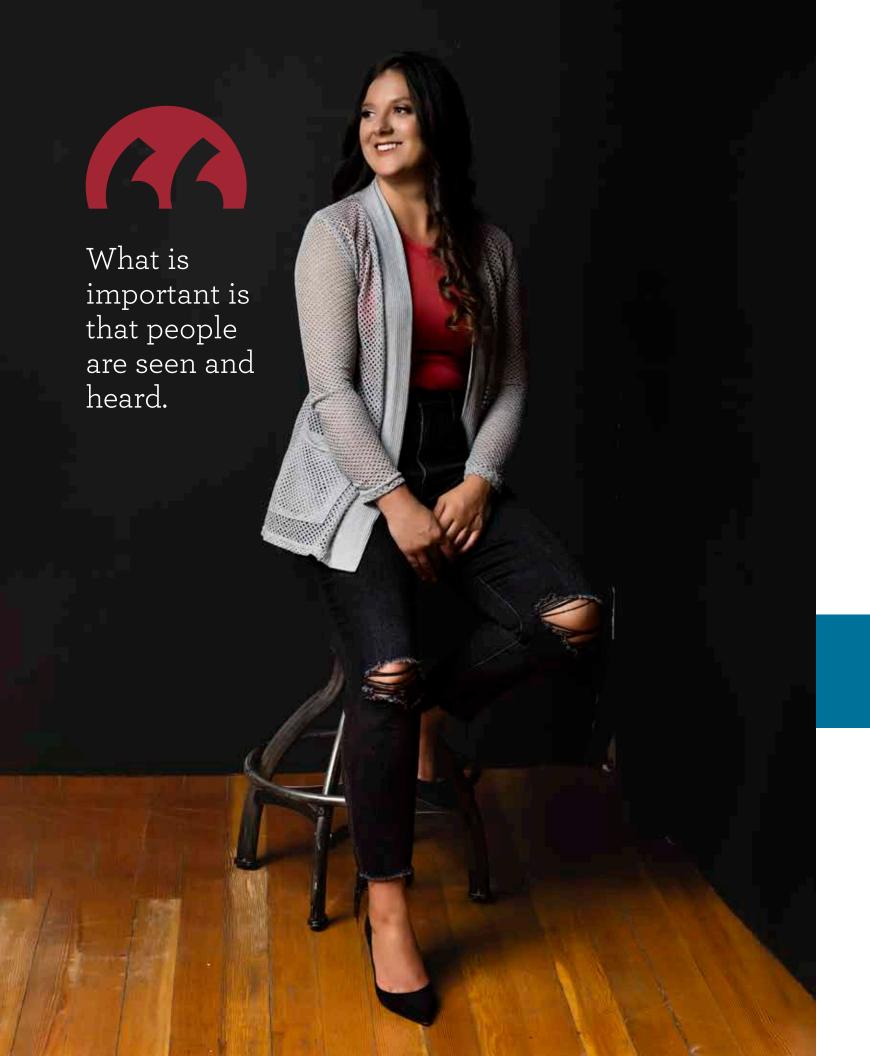
up on who someone is pretty quickly. This helps me understand how to best guide them through the whole process based on how they prefer to interact. It definitely helps with the people side of my business."

Bre also has created a space for other businesswomen to connect, grow and serve. She and her friend launched a networking group in 2021 after COVID lifted. "Being a woman in business can be challenging. We're a group of thriving entrepreneurs who want to make a difference. Through our weekly meetings, we collaborate and support one another while also serving our community together. You will find us hosting various networking events that are open to the community as well as events that help raise awareness for our greatest community needs."

Humanizing Real Estate

Bre has been a solo agent for most of her career so she appreciates that her current brokerage, Structure Real Estate Group, gives her the space to build her business in a way that works for her. "I've built a good, honest business playing by the rules." Bre's words of wisdom to other agents: "When you first start real estate, the mindset is that any transaction is a good transaction. But not every transaction may be a good one. You need to interview the client as much as they are interviewing you." She also encourages others to humanize real estate. "If you lose that human element, no one wins. People need the human element and reassurance throughout their whole transaction and beyond. Sometimes this means guiding them to make a move and how to efficiently pack, and sometimes it means being honest with them when interest rates just may not make sense for them. Just be a good human with your clients and partnering agents."





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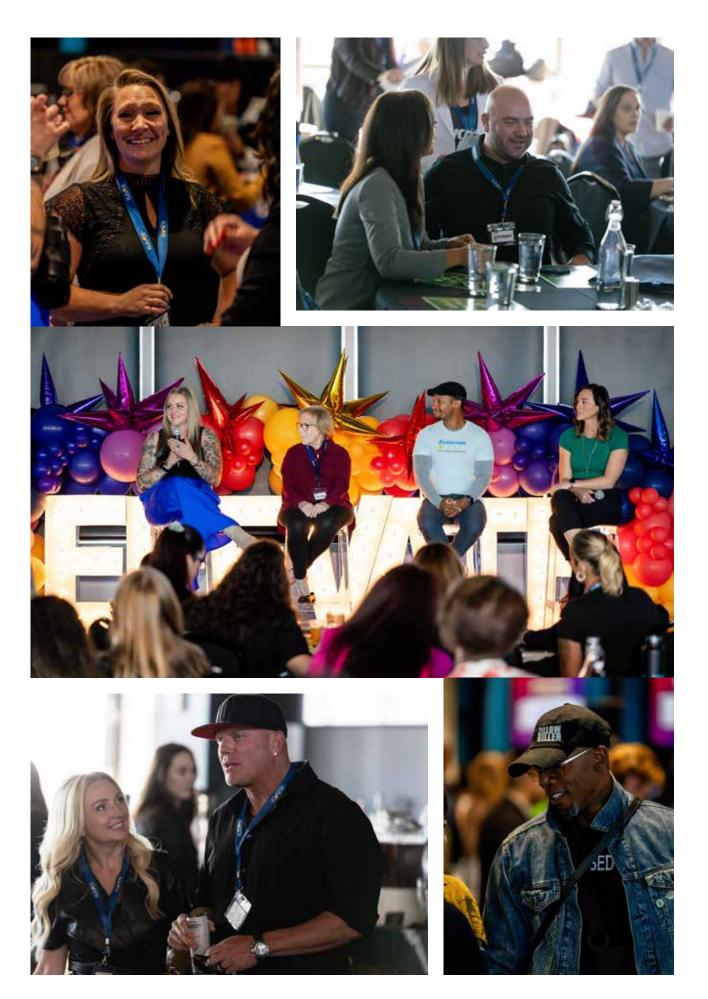




Bryan and Lana Rodriguez



On September 20th, 2023, Lana and Bryan Rodriguez hosted their annual ELEVATE The Real Estate Experience conference! Speakers from across the country came to Colorado Springs to share their strategies and expand agents' mindsets. Look out for ELEVATE 2024 — we hope to see you there!



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Your boudoir experience isn't about the photos...

There are many misconceptions about what a boudoir photography session really is. While it's true that you will walk away with some really beautiful artwork that will promote a positive self-image, we are convinced that **boudoir isn't really about the photos....** It's about the experience. A transformation happens when you decide to push yourself out of your comfort zone and rediscover who you are in the process.

A boudoir session may feel like a scary thing to attempt. Our clients are women who are ready to be vulnerable, feel empowered, and are courageous enough to try something new. Every client that walks into our studio is very different. We believe that your boudoir experience should be unique - designed by you, customized to fit your taste and likes, and more importantly, to respect your boundaries. Some women are very daring and want to bare it all, while others are more conservative. **Boudoir is for everyone**.

Whether you want to wear lingerie, a beautiful robe, a gown, or nothing at all, we believe there isn't just one way to be "sexy" and there isn't "one right way" to dress for a boudoir session. We want our clients to discover what beauty and confidence means to them.

Our goal is to make the whole process stress-free and enjoyable. Every client is nervous when they book their session, but we take pride in the fact that we have created an approach designed to make you feel comfortable before, during, and after the session.

Before your session we will discuss your wardrobe preferences, any insecurities you may have, and answer questions about how to prepare. The day of your session our professional hair and makeup artist will focus on accentuating your natural beauty. Your time in front of the camera will be full of laughter and silliness; we pose ourselves to show you exactly how to look your best.

If you have wanted to book a session for some time, we encourage you to take the leap! There is never a better time than now to do this for you. We promise you will leave looking and feeling GREAT - and feeling proud.

"What an incredible experience!! I did a boudoir shoot and was so nervous going into it. By the end I felt like a completely different woman! The team is incredible, they create such a fun environment and Maria will roll around on the floor to show you exactly how to pose. It is such an empowering experience. I highly recommend everyone do at least one boudoir shoot in their life!" -Miss H.

If you are a mom, we bet you dedicate much of your time and energy to your family and/or to your work. There is nothing wrong with doing something for yourself, too. A luxurious boudoir experience is a great way to pamper yourself!

Bold Babe Studio / Casa Bay Photography specializes in luxury boudoir and fine art portraiture. We also provide fun family and unique high school senior portraits. Contact us to learn more or book your session.









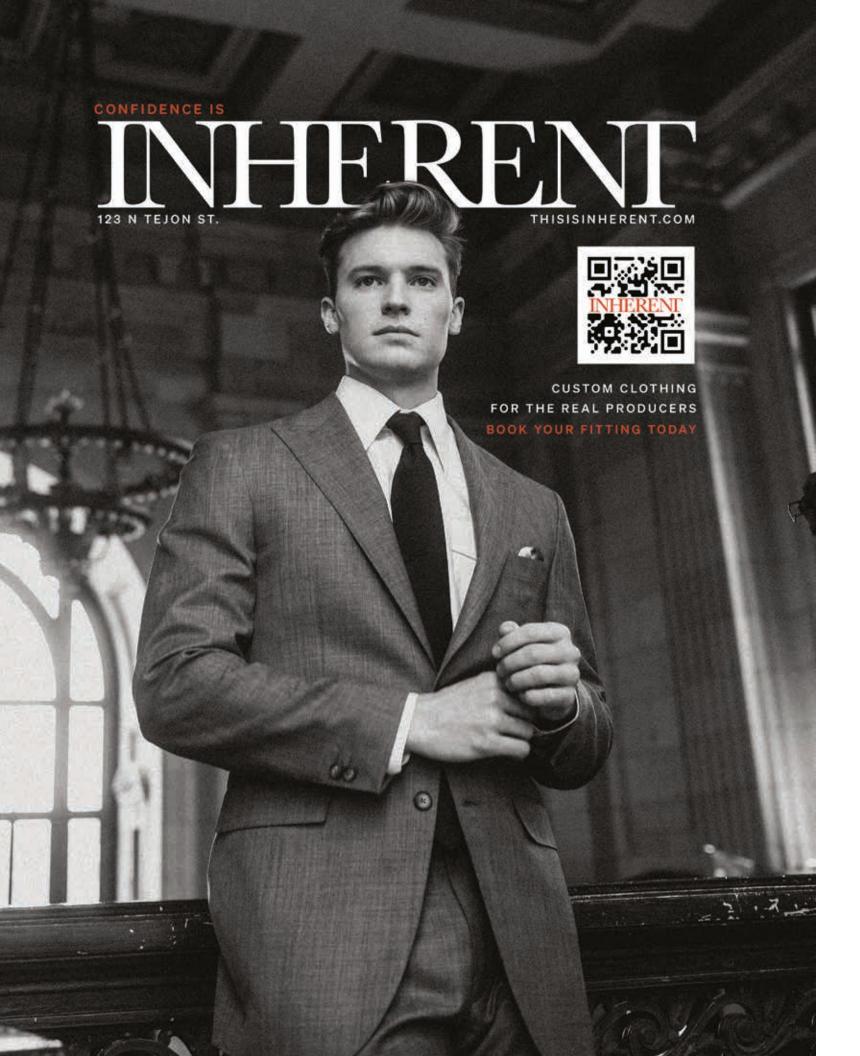




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Tulio Peña grew up in Florida but after finishing school, he wanted to experience something different and moved to Colorado for an internship in the healthcare industry. In his mid-twenties, Tulio became curious about purchasing a home. Throughout the process, he remembers wanting to learn more about the different types of loans, inspections, appraisals, and the purpose of title insurance. A seed was planted.

He developed a friendship with a man who was in real estate, who often encouraged Tulio to explore it as a career. "He told me that I was outgoing, likable, and able to make friends quickly. He knew my salary was capped in the healthcare industry and told me I could do better than that. I finally decided to go for it."

When Tulio switched careers, the internet was in its infancy and there were no online class options. Tulio attended Century 21's real estate program in the evenings. He found it challenging and didn't pass the test the first time. He crushed it the second time, though. After Tulio got his license, his friend connected him with a Remax agent who invited Tulio to work a model home with him. He passed any leads that weren't a fit for that home on to Tulio. Tulio remembered, "I did strive to help this agent sell the model home, but there were way more people for whom it just wasn't a fit because it was out of their budget or it was not the right location for them. I received three to five leads per day."

Tulio learned a lot about contracts, listing, buying, amendments, and property disclosures from this agent, who became his first mentor. In addition to following up on hot leads, Tulio learned to prospect by calling people from the phone book, asking if they had any real estate needs. His mentor would listen in and coach him about how to do the calls better. "It was actually very fun and I was grateful to have the opportunity to work with someone who cared."

Tulio's early real estate experiences were supplemented by helping his first wife manage a fourplex that she owned. It wasn't long before Tulio saw an opportunity in that niche and started contacting multi-unit owners and advertising multi-family listings in real estate magazines that were found in grocery stores.

Tulio received priceless education through these early experiences. He was a solo agent from 1998 to 2017 before eventually being recruited to Keller Williams. Around the same time, he started to read more books about growth and developed a business relationship with a Keller Williams agent who became his coach and encouraged him to read The Millionaire Real Estate Agent. Reading this book inspired him to stop thinking small and to make his first hire.

That first hire was Dan Culbertson, a colleague from his old medical career who reached out to Tulio when he quit. Tulio recalls, "I decided to hire him as an assistant. Committing to pay someone else's salary felt like a big, scary step, but I was focusing on the amount of time I could get back."

It didn't take long for Tulio to see the benefits of making that first hire. "Dan got his license pretty quickly and when my father passed away and I returned home to Florida for ten days, Dan covered, getting clients under contract. We didn't miss a beat. It was amazing to see good leverage in action. That's what got me comfortable with hiring." Soon after, Tulio added Transaction Coordinator and Showing Assistant functions to his team and his team continued to expand from there.

Tulio also learned the value of systems. He examined what other strong agents, including his coach, were doing - and replicated them for his business. Tulio acknowledged, "That's when things really changed. I hadn't used systems before but saw the value." Tulio shared an example: "I was really good at getting new clients but really bad about keeping them. I would sell them a house and then see them sell it with a different real estate agent a few years later. They wouldn't call me because I didn't stay in touch - I was horrible about that. After getting quality coaching and putting systems

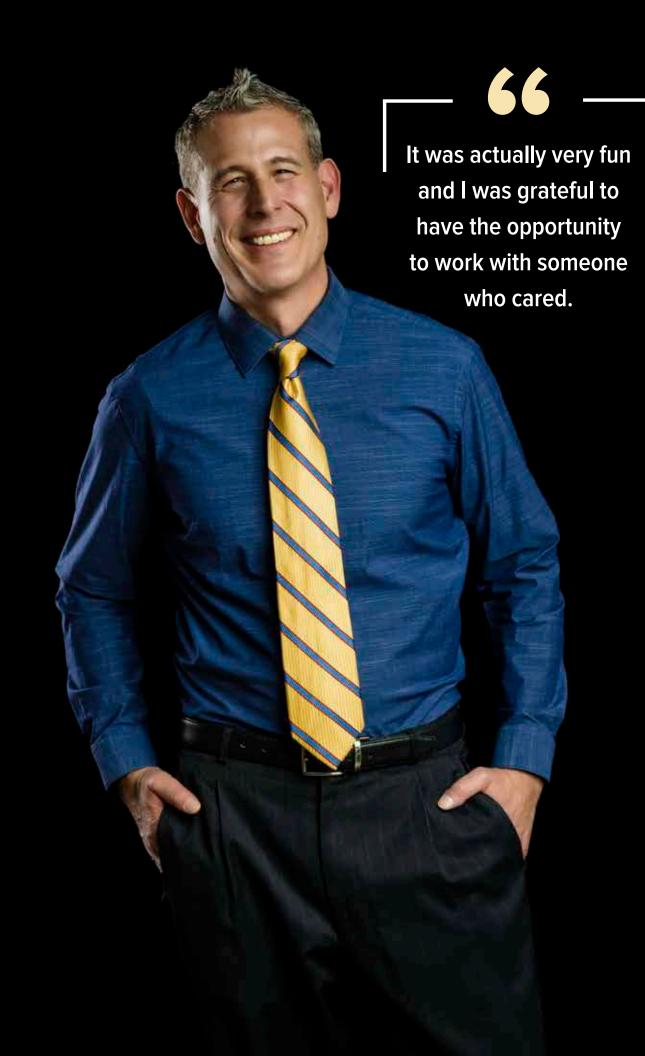
in place, I've really turned that around. Now I can confidently say it is extremely rare that we don't retain a client and receive several referrals from them while they are here."

Tulio often hears from his clients how well his team stays in touch. "Some of our clients have told us, You stay in touch better than my own family does.' That's a real compliment. The old Tulio - he sucked." He laughed and continued: "We have a multi-touch system now and do a lot of client appreciation events. During COVID, we started doing virtual events and that's something we still do today, which allows us to include clients who have moved away. We host virtual movie nights, sending treat boxes and integrating scavenger hunts and prizes into the experience to make it interactive. These events afford multiple touches - before, during, and after. Plus we do care calls, send newsletters, and acknowledge birthdays and house anniversaries. Our touches create familiarity and trust so when our clients need something, they call us - whether it's a pizza place, a plumber or a painter. Then when it comes time for them to sell, they reach back out to us. They know we're worth it and wouldn't think of working with anyone else."

Tulio remembers where he started. "I always wondered back then where my next transaction would come from. It always came, because I'm social and I get out there, but there was no intentionality. This is a hard business. There's so much that's not predictable or in our control with interest rates, inflation, and cost of living. But with systems in place that help us stay in touch and follow up, we don't let people slip through the cracks."

Tulio has learned to look to other people to do the things he's not good at, such as his current Manager of Ops, Jessica Pullig. "She's great at the analytical side of things. She challenges me, helps me see things from a different angle, and holds me accountable. She's like a second coach to me." Tulio now has six agents on his team, including himself, as well as the Manager of Ops and a Transaction Coordinator. His team leverages two Virtual Assistants who follow up on leads and help with technical aspects such as data crunching.

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Two years ago, Tulio started a group called Word Wizards, which provides practice in language skills, scripts, and dialogues and supports agents in getting more comfortable with conversions and objections. This group of over 1600 Realtors meets every Monday, Wednesday, and Friday morning via Zoom or Facebook, 8:20 to 9:00 a.m. The Realtors practice timely, relevant and challenging conversations with each other so they don't have to practice on their clients. Wood Wizards is a safe place for agents to learn and grow together. (Interested? Join them on Facebook at Word Wizards: Real Estate Conversations, Dialogue, & Role Play for Realtors.)

Outside of work, Tulio enjoys watching his kids participate in their sports teams. He and his family enjoy camping, fishing, and traveling to tropical places like Florida or the Gulf of Mexico.

Tulio has really learned the importance of systems, leverage, and relationships. "The client experience doesn't have to be Tulio. It has to be quality - that's what people want. If you can meld the quality of service with the touch of care, follow-up, trust, and the feel of a friendship, that's the beauty of what we do. I have much gratitude for the people who have trusted us with one of the biggest things in their lives."





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We are proud to announce that Sandi Greenfield has joined our Chicago Title team! Sandi joins us with 9+ years of experience in the industry and we are very lucky and excited to have her on board! She loves to snowboard and is an avid reader. You will be sure to recognize her at the closing table with her adventurous hair!

FACTS

ABOUT YOUR FELLOW AGENTS AND PARTNERS

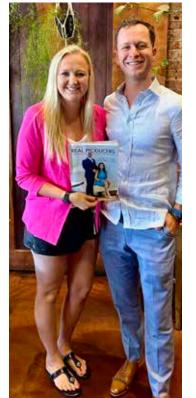


Earlier this year, **Jerry Clark** received a lung transplant. His "B+" (be positive) attitude remained his driving force and, today, he holds his hospital's record for the earliest dismissal from a lung-transplant surgery!





Callie Ammons was a life coach and public speaker specializing in helping people understand and embrace their Enneagram type before she became a real estate agent.



Alexandra Bedwell was a real estate assistant before she became an agent!



Bre Rinkema is a self-proclaimed "nerd" with a passion for strategic board games and card games.



To read more about real estate agents in Colorado Springs, follow Colorado Springs Real Producers' Facebook and Instagram pages.



Jacob Thetford used to be a raft guide ent! on the Arkansas River!



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INTRODUCING Darrell Harrison Loan Officer NMLS# 1494126 719-985-7162 13570 Meadowgrass Dr. Suite 200 Colorado Springs, COS 80921

Hometown

I have considered Colorado Springs my home for a little over 16 years now. Prior to moving to the Springs, I lived in the Bay Area, California for many years. Even though the majority of my life was spent in California I have always considered myself an Oregonian. I was born in a small town called Medford in the Willamette Valley in Southern Oregon. Those who have visited Oregon will know the beautiful rivers and great fishing in this area of our country. Anyone who knows me well knows that I am a huge University of Oregon Ducks fan and follow any of their sports that I can watch on TV here in Colorado.

How long have you worked in the industry?

I entered the Mortgage industry specifically about six years ago now. The Real Estate Industry has been in my blood pretty much since birth. My father was a Real Estate Developer, and I was looking to follow in his footsteps. I ended up working as a title sales representative a couple of years after graduating college. My Title Career lasted over 25 years leading me to Colorado, eventually being the Division President of Stewart Title in Colorado Springs. After spending that time in title insurance, I decided to make a change to originate mortgages, and that has been the best decision I have ever made.

What is your favorite part of being a lender?

Originating mortgage loans has been such a thrilling experience. When I made the move to this career, I was not sure what to expect. I have had the opportunity to contribute to the process of seeing hundreds of buvers successfully purchase a home for themselves and their families. Being at the closing table and seeing the keys being handed to the new owner never gets old. The thrill and elation of this experience really have no rival. Sometimes this process takes months to years from beginning to end and it is worth every second. Seeing the smiles of the borrowers and their children, if they have them, is more satisfying than most things I have ever been through.

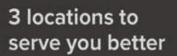
What is one thing you would tell a first-time homebuver?

Buying a home can be the most significant financial transaction that is experienced in one's life. When I am working with someone who is buying their first home. I definitely want to make sure they are completely understanding what they are doing in the process. Changing your status from a renter to an owner is a huge step and I take that very seriously. The main message which I make sure that new buyers understand is that they are now paying down the principal on their own home as opposed to paying it for someone else. There are very few other investments available that can build wealth and prosperity as much as owning real estate.

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