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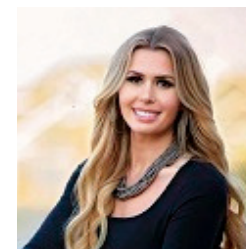
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▶▶ partner spotlight

# NORTHERN COLORADO TREE SERVICE

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

“ Trees elicit huge emotional responses and it’s our job to explain the practical side of things. ”



Failure to address tree-related issues can lead to expensive surprises for homeowners, potentially damaging their trust in realtors. That’s where Northern Colorado Tree Service can help. “Agents call us for safety, lifespan assessment, and root system inspections,” says owner Jackie Gosser. “Sometimes a tree isn’t causing an issue at the moment, but we can predict how that situation will change over the next several years.” Her husband, co-owner James Gosser, continues, “Trees elicit huge emotional responses and it’s our job to explain the practical side of things.”

The key to avoiding tree-related pitfalls lies in education. Many homeowners discover costly tree problems only after moving in, leading to frustration and resentment towards their realtors. By collaborating with a reputable tree company, real estate agents gain access to invaluable knowledge about trees and their potential impact on

properties. James points out an example, saying, “Many people don’t realize that while you can prune a neighbor’s tree branches that extend onto your property, if you cause the tree to be imbalanced and it falls over you can be sued.”

Northern Colorado Tree Service’s plant healthcare division offers extensive services that go beyond traditional tree removal, such as a growth hormone regulator that slows tree growth, allowing homeowners to preserve trees while minimizing potential risks. Moreover, the company prides itself on being pet- and eco-pollinator-friendly, utilizing organic solutions whenever possible. By prioritizing sustainable practices and avoiding harmful chemicals, Northern Colorado Tree Service ensures the well-being of the ecosystem. “All of our products are organic and we are excited to offer a new 100% organic solution to the Emerald Ash Borer,” Jackie explains. “While you might pay a little more



to do it right, you will feel good knowing that the chemicals we use will cause the least amount of harm in the future.” James adds that most customers are genuinely willing to pay more for a product that protects the environment, saying, “Sure, you can go with a lower-priced solution but the chemicals are cheap and can do more damage than the condition you are trying to treat.”

As a family business, Northern Colorado Tree Service places immense value on its employees and the relationships they build with clients. By treating its team members well and providing competitive compensation, and other benefits such as bonuses, paid time off, and paying for further education, the company fosters a positive work environment that reflects in its outstanding customer service. Clients can trust that Northern Colorado Tree Service’s pricing is fair, as their approach emphasizes quality over cutting corners. “It’s not about cutting down trees, it’s a family culture,” James says. “Our employees are paid well and know they are valued.” He shares a funny story that illustrates the company’s culture. “I have a t-shirt with a picture of a stump with a chainsaw next to it,” he laughs. “It reads, ‘Don’t Worry, I Hugged It First.’” While they can crack jokes about their funny t-shirts, James and Jackie are passionate about the health of their environment and community. Jackie says, “If we need to, we will walk away from a request in order to do the right thing for a tree.”

Northern Colorado Tree Service is deeply rooted in the community, actively participating in local nonprofits such as Realities for Children. Jackie is an ambassador for the group, and she, James, and their young son, Richard, are involved on a personal level as well, donating time and money to help local children at risk and in need. By choosing Northern Colorado Tree Service, realtors and homeowners align themselves with a company that values community involvement and demonstrates genuine care for the well-being of others.

“We try to help educate REALTORS to consider the trees when marketing a house,” James says. “For example, when you look at a tree in the winter and it has no leaves, make sure it’s not dead.” Jackie emphasizes that the top-producing agents they’ve met through Real Producers have not only helped them build their own network, but have benefited from collaborating with Northern Colorado Tree Services as well. “The Realtors we’ve met through Real Producers are the best of the best, and they pride themselves on their attention to detail and high level of service,” she explains. “Times are changing and the days of doing the bare minimum to sell a property are over.” James adds that their company is invested in building relationships with Realtors to become members of their trusted network of industry partners.



“  
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# RACHEL VESTA

## The Group, Inc.

By Danielle Kidwell | Photos by Alyssa Benson, A.B. Consulting NoCo

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“Big life transitions can be scary, and they can also be catalysts for new adventures and learning,” says Rachel Vesta of The Group Real Estate, “A major life change including relocation and divorce led me to a career in real estate and while it was difficult, I’m grateful for all I’ve learned from the experiences because it informs how and why I do what I do in real estate.”

The first 15 years of Rachel’s career were in education and educational leadership, where she became founder, director, and teacher of Verona Schoolhouse, a private education program, as well as nonprofit co-founder and Board Chair of Kairos Academy in Austin, Texas. I have always been the primary caregiver for my children and was doing big things in education,” she recalls, “but it was time to start something new.” Rachel has been in Fort Collins since 2017 when she and her children came out here on what was intended to be, a four-month sabbatical. The family ended up staying in Fort Collins for a year and that was when Rachel realized she wanted to relocate here permanently.

“I’m a lifelong learner,” Rachel says. “When it was time for me to leave the field of education and pursue the next challenge, I didn’t yet know what the next career would be.” She initially looked at property management jobs and discovered she needed a real estate license. “I went down a rabbit hole as I explored the licensing requirements,” she laughs. “I imagined the real estate information I’d learn would be good life knowledge regardless but I quickly realized that what I’d been doing in education was transferable to a career as a residential real estate agent.” She explains that finding schools that fit kids and understanding their individual and family needs was much like finding houses for individuals and families and empowering them to make informed decisions.

“  
I’m a connector  
of people. It’s  
always been  
part of who I am.  
”

▶ rising star

“I’m a connector of people,” Rachel says softly. “It’s always been part of who I am.” One of her gifts is connecting folks she meets with one another when their needs, goals, and dreams align. She can be counted on to have a trusted local service provider name at her fingertips and a growing nationwide referral network of agents ready to share. She also understands how different brains receive and process information, saying, “Everything I put out there is meant for people to absorb in different ways.” Knowledge

is power and from an empowered position, Rachel believes that anything is possible. “I didn’t know what I didn’t know, but now I do,” she says, as she reflects on navigating her divorce without divorce-trained real estate professionals. “As a result, my desire is to share my own experience and offer my professional knowledge and support as a trained real estate specialist of divorce so that others are more equipped than I was in those months leading up to mediation.”



“Providing education, connections, wraparound support, and individualized attention are the things that have transferred into my real estate career from before, and have been the foundational pieces of my success.”



Rachel has a BA in Journalism Advertising and a minor in Spanish from the University of Wisconsin-Eau Claire and is fluent in Spanish. She earned a Texas Teaching Certificate for early childhood-sixth grade and acquired a Master’s in Education from Texas State University. While that’s an impressive resume, Rachel’s greatest accomplishment is raising her three children in a healthy, happy home. Emma (17), Joseph (15), and Olivia

(13) are the center of her world. “Last year I bought a popup camper and learned how to tow and put it up and love to get out into nature with my kids,” she says. “We often camp close by while maintaining the ability to work” She explains that the kids can still run into town for their various activities including weekly participation at Hearts and Horses in Loveland. The family treasures their time volunteering to muck out stalls and barns on Sundays with their horse community, where they have met some of their dearest friends.

Rachel says, “Providing education, connections, wraparound support, and individualized attention are the things that have transferred into my real estate career from before, and have been the foundational pieces of my success.”

**Connect with Rachel at [rachel@rachelvesta.com](mailto:rachel@rachelvesta.com) or (970) 443-0561.**

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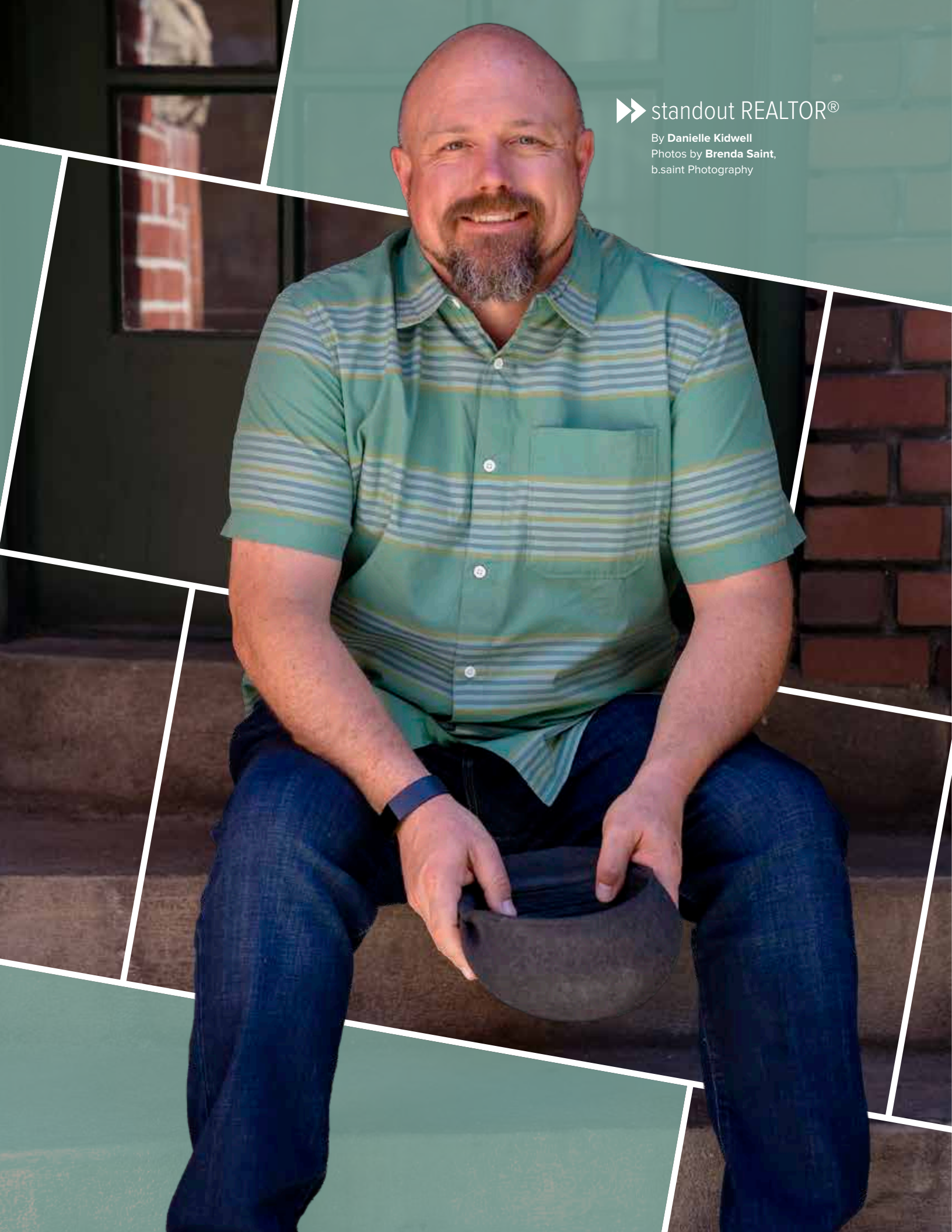
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By Danielle Kidwell  
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# Brendan Mahoney

## AT HOME REALTY

From Mechanic to REALTOR®: A Journey of Transformation

“It sounds cheesy but I used to watch those late-night infomercials about making millions in real estate by buying a house, fixing it up, and using the equity to buy another,” laughs Brendan Mahoney, Team Leader of the Brendan Mahoney Team with At Home Realty. “By the time I jumped into the market that concept was crashing, just as the market was.” Still, he found the idea inspiring and figured that getting his real estate license was the first step toward his dream of owning investment properties. “I was going to be a landlord and own a bunch of houses,” he recalls. “You can’t do that unless you have a large sum of money to begin with so I learned the business of real estate and the art of working with people.”

Before diving into the world of real estate, Brendan spent nearly a decade working as a mechanic, specializing in cars and trucks. Fresh out of high school, he was guided by his high school counselor, who recognized his mechanical aptitude and connected him with a local automotive shop. Although Brendan possessed the skills for the job, he didn’t have a deep passion for it.

As the years passed, Brendan developed a strong bond with the owners of the automotive shop, Houska Automotive, and they became a second family to him. Witnessing their growth and



seeing the independent family business thrive inspired him to explore new opportunities. Additionally, his own experience with an old Volkswagen van camper, which required frequent repairs, ignited his interest in the world of fixing and flipping properties.

Brendan grew up watching his dad build a small landscape design company. He admits he was thrown into the deep end of the real estate industry during the 2008 recession and learned by making mistakes. "I learned real estate very slowly and probably could have made some different choices," he says humbly. "But I had the drive to build my business on an even larger scale than my dad did."

Undeterred by the challenging economic climate, Brendan was determined to build his own business. Despite the crash in the housing market, he recognized the potential in foreclosures and quickly learned how to work with buyers in that segment. Although he admits that his lack of deep understanding of the business at the time prevented him from fully capitalizing on the opportunity, the experience proved invaluable in his growth as a REALTOR®.



Overcoming obstacles has been a recurring theme in Brendan's life and business but his unwavering drive and determination pushed him forward. Together with his wife, Hannah, whom he met when they were young, they weathered financial hardships, including the brink of losing their first house in the challenging early years of their marriage. "We lived hand to mouth for awhile," Brendan remembers. "Our parents were really supportive when we were broke, to the extent that a Safeway gift card here and there made a world of difference."

Through it all, Brendan's commitment to providing a better life for his family propelled him forward. He and

Hannah became landlords owning multiple properties, and successfully navigated the ups and downs of the real estate market. Hannah loves her work tending the organic vegetable farms at Native Hill, and she holds a degree in interior design, which has been a tremendous help in the couple's various renovation projects. The couple shares a love for travel, sports, music, and camping, instilling a drive to enjoy life to the fullest in their young son, Kelly.

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For Brendan, the most rewarding aspect of his real estate career lies in working with clients and friends, and seeing their dreams come true. Helping others find their dream homes and witnessing their journey of building equity is what motivates him every day. He defines success as achieving a harmonious balance between work, family, and friends, spending time in nature, and exploring the world through travel. They also enjoy contributing to the community that has been so good to them. “About five years ago we got involved in the Bohemian Foundation to support arts, music, and open spaces,” Brendan says. “It’s important to give back to your community and we encourage young people and

newer agents to find ways to donate their money or time to a cause they are passionate about.”

Looking ahead, real estate remains an integral part of Brendan’s dreams and goals. With his unwavering passion for the industry and a keen eye for identifying opportunities, he envisions a future filled with continued growth, expanding his network, and making a positive impact on his community.

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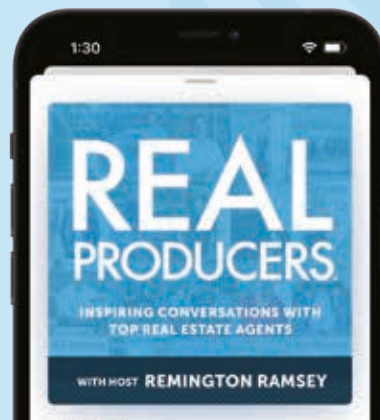
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# Martine Bonhoure

▶ cover story

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

Coldwell Banker Fort Collins

## *Deep Passion for Marketing, Strong Background in Finance, and Extensive Global Experience*

Becoming a successful REALTOR® is a culmination of one's experiences, education, and passions. For Martine Bonhoure with Coldwell Banker Ft. Collins, an extensive background in marketing and finance combined with the desire to adapt to a new culture and provide exceptional service to international clients shaped her approach to real estate. She says reflectively, "When we came here my daughter was five years old and I wanted her to adapt to a new culture, environment, and school."

Before her career as a REALTOR®, Martine had a successful executive position in a French corporation. However, in August 2002, her husband's transfer with Hewlett Packard (HP) brought them to the United States from Grenoble, France. Determined to help their young daughter adapt to the new environment, Martine decided to put her professional life on hold. She kept their house in France and shuttled back and forth while embracing the opportunities that lay ahead.

In 2008, a friend at HP persuaded Martine to invest in real estate, and she dived into the world of fixing and flipping homes. With her innate flair for remodeling and selling properties, she quickly became proficient in this domain. Yet, as the market changed and there were fewer properties to purchase, Martine made a pivotal decision—to become a licensed agent herself. In 2013, armed with her background in marketing, finance, and an MBA from Paris, France, she embarked

“  
I recreate a different lifestyle, working with people coming from different countries.  
”







on a new chapter as a luxury real estate agent.

Martine learned firsthand what it's like to be a foreign national in a new country and she uses that experience to guide her international clients, remember the obstacles and challenges she had to overcome as she navigated the journey of acclimating herself to life in the United States. "When you move to a new country you lose your landmarks," she explains. "Navigating the local streets and finding things in stores becomes a challenge, and even the layout of a home is different."

Her passion lies in helping people sell their homes and transition to new lives, a process she knows intimately as someone who has relocated herself. Having experienced the challenges of moving from a foreign country, Martine empathizes with clients from diverse backgrounds, including China, France, England, Ireland, Asia, Brazil, Colombia, Argentina, Germany, Spain, Italy, and more. Her ability to bridge cultural gaps and navigate administrative and tax complexities has earned her a reputation for being a trusted advisor to foreign nationals.

"I recreate a different lifestyle, working with people coming from different countries," Martine explains. "I came here with no credit score even though we had many assets in France, so we had to learn the tax code and loan process with respect to real estate." She recalls the moment she became aware that the only option for foreign nationals without a credit score was First Tech Federal Credit Union. First Tech not only assigns a credit score but also extends loans to foreign nationals. To this day, it remains the sole avenue for foreign nationals to obtain a loan and fulfill their dream of owning a home. "First Tech Federal Credit Union is still the only one to offer that product," Martine says. "I help international clients navigate administrative and tax channels." She points out that sometimes sellers might not perceive foreign buyers as strong but she knows how to speak that language to help the sellers understand those buyers. "I have been in complicated and complex



situations so when I face a multiple-of-fer situation my analytical abilities help me win," Martine says. "I come from a quiet culture and might not seem social, but other agents trust me and we all embody a win/win spirit."

Martine's preference for the luxury market stems from her personal lifestyle and innate desire to be innovative in marketing and selling techniques. Her finance background has been invaluable in her ability to analyze the market value of homes and help clients make informed decisions. Drawing from her corporate experience, Martine treats marketing like a science, positioning each property strategically to maximize exposure and reach the right buyers. "I think the way I did at Schneider Electric, looking at my product and positioning it on the market," she explains. "I adapt my marketing strategy to the individual home." Lifestyle videos, captivating stories about homes, and 3D virtual tours are just a few tools in her arsenal to help clients visualize their dream

homes. Martine's strong online presence, bolstered by Coldwell Banker's global reach, ensures her work is translated into 16 different languages and syndicated with foreign countries, making her listings instantly discoverable worldwide.

Beyond her professional pursuits, Martine finds solace in spending time with her family. Her husband, Philippe, joined her in the real estate industry after leaving HP. "Philippe left HP two years ago to invest in real estate," she says. "He's doing what I did in 2008, focusing on larger projects." Their daughter, Anne, is a highly accomplished individual who graduated from Colorado University, Boulder, pursued her Masters at McGill in Montreal, and is currently pursuing a Ph.D. in Nutrition at the University of Montreal. The family enjoys hiking, skiing, and frequent trips back to France to visit friends and family.

Connect with Martine at [martine@realestatenoco.com](mailto:martine@realestatenoco.com) or (970) 443-1781.



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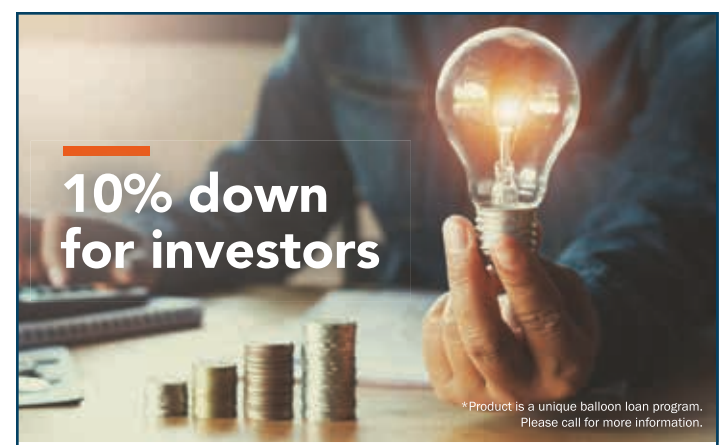
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## Expert Insight

### 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.



#### Justin Crowley

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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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