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IN THIS EDITION:

Standout REALTOR: Liz Snow-Wheeler

Rising Star: Alison Thorne

Partner Spotlight: All County Colorado Springs Property Management

Photos from the Peak Producers 2023 Launch Event

Photo Booth photos from The 2023 RP Awards



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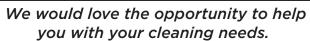
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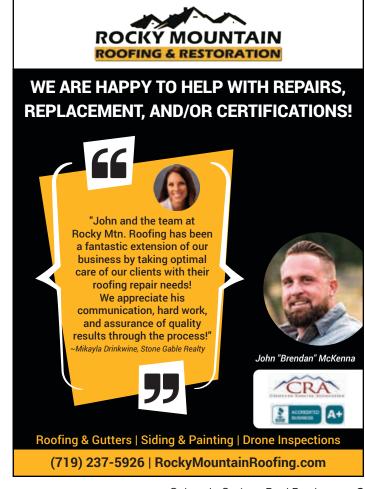




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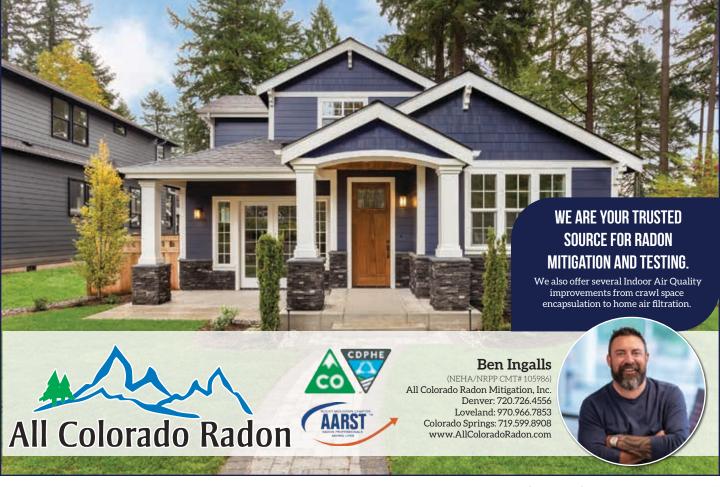
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Brian Gowdy & Jamie-Lynn Figure in Austin, TX watching the bats fly into the sky from underneath Congress Avenue Bridge

Welcome to our June edition of Colorado Springs Real Producers! I hope you enjoy getting to know your colleagues in real estate a little better through this magazine.

I first was introduced to Ryan Moberly at our first fundraiser benefiting the Colorado Springs Conservatory. He is the only person I know who has as many pairs of TAFT shoes as I do! When I called Ryan to let him know it was time for his feature, he asked me: "Would you like me to show up as Business Ryan or Fun Ryan..." I'll let you take a guess which version we chose...

Liz Snow-Wheeler caught my attention through social media. Every time I would do one of my "About the Agent" posts on social media, she would always "like" or "heart" the post and comment with kind words about the real estate agent. Once I got to meet her in person, I knew she was the exact sort of warm-hearted agent we love to highlight in Real Producers.

Scott Glascock with All County
Colorado Springs Property
Management is one of our advertising
partners. I first met him through his
wife, Tami, who was an advertiser in
my previous venture (a neighborhood
magazine for the Broadmoor community). Scott and Tami have both always
looked for ways to support me in whatever I'm doing and I'm so thrilled to get
to tell Scott's story in this issue.

Alison Thorne was introduced to me by Freddy Harrison. She is a sharp, up-and-coming agent who started her real estate career hardly being able to walk! When I met her, she was interested in how she could help me, offering to help me run events and she was interested in how she could support our advertisers. I'm so excited for all of you to get to know her better through her story.

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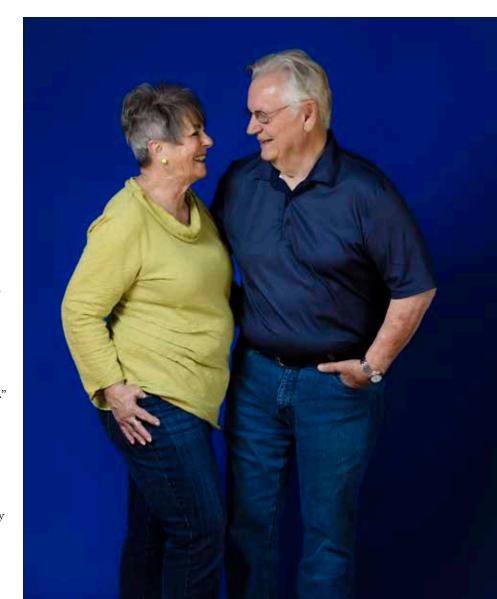
For Liz Snow-Wheeler, real estate is family business. She used to take her first born grandson to showings and closings in his infant carrier, and as he got older, he would walk into listings and put his hand out to shake hands with Liz's clients. Liz's husband Danny has also been an integral part of her success, whether it's being by her side meeting new clients or stepping in to help with everything from septic inspections to moving furniture, and she says he pounds a great sign! Liz loves that she's been able to treat clients like family and friends since the beginning, and that her family has gotten to share in her success. "My children were out of the house by the time I stopped teaching and started my new career, but they have always been so supportive and helpful and encouraging."

Liz was born in Colorado Springs, grew up on 22 acres in Cascade and was riding horses almost before she could walk. As a young girl she showed in many different area gymkhanas and was truly an "outdoor girl." She loves Colorado and can't imagine living anywhere else. "I've lived in a few places, but I always come back to Colorado." Prior to graduating high school in Manitou Springs, Liz was a part of a girl's precision drill team called the Pikes Peak Rangerettes. Liz tried out for "Girl of the West" in 1968 and was chosen to be an aide, then went on to be the Girl of the West for the Pikes Peak or Bust Rodeo in 1969. In this role, she represented the West with horsemanship and speaking abilities. "We traveled all over state, speaking at service clubs, TV and radio shows." Liz feels that was the start of being able to talk to anybody, which is very important in selling real estate. After getting married and then 10 years later going through a divorce, she went back to school, earned her teaching degree and taught physically

and mentally handicapped children. Liz taught through the summer of 1998, when Donna Jones, a neighbor, asked if she would be interested in working with her just for the summer in her real estate business since Liz had the summer off.

Liz loved helping Donna and at the end of the summer, Donna suggested Liz get her license. Realizing what a great opportunity real estate was and how much she enjoyed it, Liz earned her license in 2000 and worked for Donna until 2007 when she joined Red Rock Realty. "An agent I had worked with wanted me to go work with him at Red Rock, but I was terrified of change. Finally, I decided to make the move and go to work with him in Old Colorado City. For a Ute

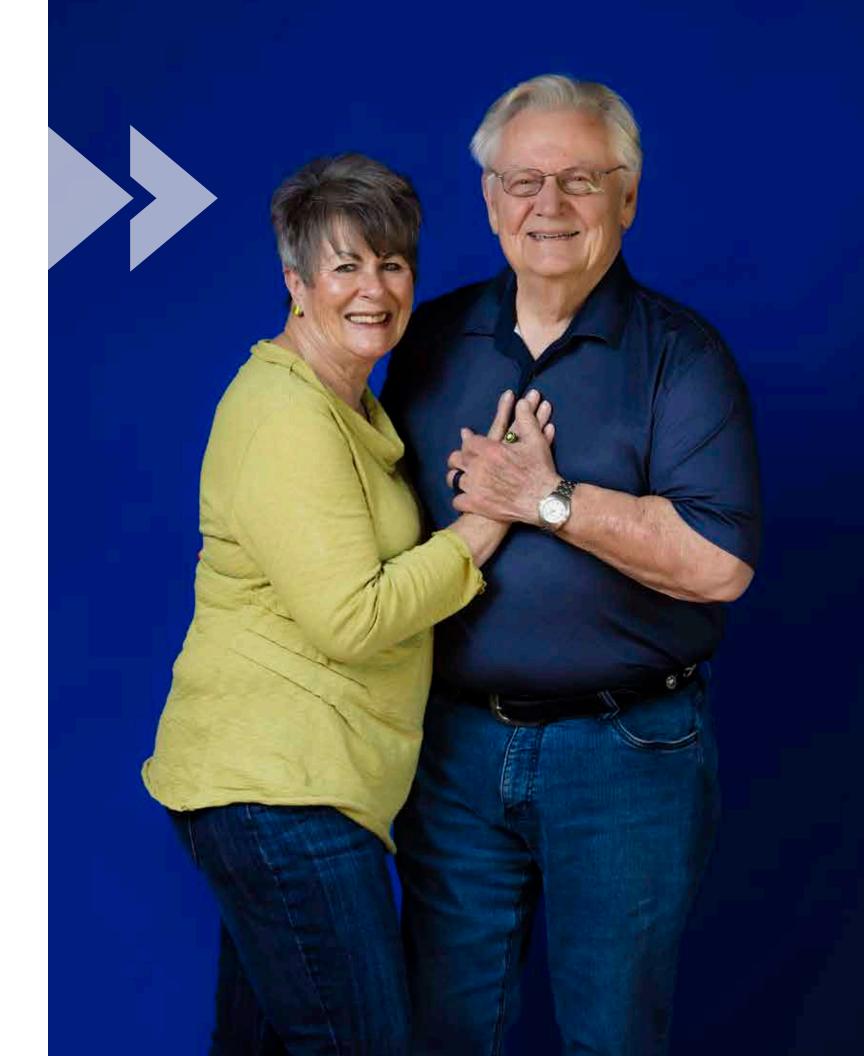
Pass girl, this was a big move. Going big, I decided to also sell my home in Chipita Park at the same time. I never did regret that move! I stayed at Red Rock until 2019, when I connected with Chris Cowels who is one of the Broker Owners at The Cutting Edge, Realtors. I have been there ever since, and I hope to never leave, because I love the mentorship and support, caring and shared values, camaraderie and the whole atmosphere. I love that Chris refers to me as an 'OG Baller'! I have to tell you the first time he said that I went home and called my kids to ask what it meant? Now that I know, I am honored at my age to be an 'OG Baller' of anything. Several other agents at TCER call me their Work Mama which I love."





One of the aspects from her past that helped Liz break into the industry was how many people she knew from being involved in the rodeo and going to high school in Manitou Springs. "I just treated all my clients like friends. I think that I've always gone above and beyond as far as making myself available and doing for them just as I would for my own family. I enjoy doing special things for everyone and making the transaction an experience. One of the aspects I find most fulfilling is making people's dreams and ambitions come true. It's such a great feeling. I love first time buyers, and I treat them like I would one of my own children purchasing a home." When Liz married Danny in 2015, she wasn't sure that he immediately understood that being a part of her selling real estate meant throwing yourself into all of it. Being available on weekends and holidays and after hours. Danny and Liz got married later in life, but they felt like they were young and 17 again, so they formed a company together called DL17 (Danny and Liz at 17.) "Danny has been an integral part of my success in recent years, and being by my side in this business, we've gone through a lot of crazy things together."

Giving back to her community is extremely important to Liz, and there are several organizations she supports. She has belonged to the Circle of Impact for over 15 years, a group of women who commit to a donation



REAL ESTATE HAS BEEN VERY GOOD TO ME, BUT THERE ARE SO MANY UPS AND DOWNS, 23 YEARS IN THE

every month and hold different fundraisers to ensure the financial prosperity of CASA. The circle has raised over \$1 million for the CASA endowment fund as well. She also is a bronze supporter of a wonderful young lady who now rides with The Rangerettes, supports Westside Cares, Manitou Springs Education Foundation, Urban Peak, the Hanger Project and Catholic Charities. Also "my heart is in Ute Pass, where I grew up," and Liz belongs to an association that keeps Ute Pass beautiful.

When she's not busy working, Liz and Danny enjoy grandchildren as they now have 9 between them, taking walks together, reading and she still considers real estate a hobby. She has had some great mentors along the way, including Donna Jones who took that first chance on her. When Liz speaks to up-and-coming agents, she says there is a lot of advice she could share. "It's important to make the transaction an experience, since it is one of the most important decisions your client ever makes. You want them to feel that it was wonderful and remember all you did for them. Real estate has been very good to me and there are so many ups and downs that you have to learn to roll with it; 23 years in the business has shown me that." Liz believes in treating everyone with respect and going above and beyond with her clients, which is illustrated in one of her favorite quotes that applies to her personal life as well as work. "What goes around comes around."



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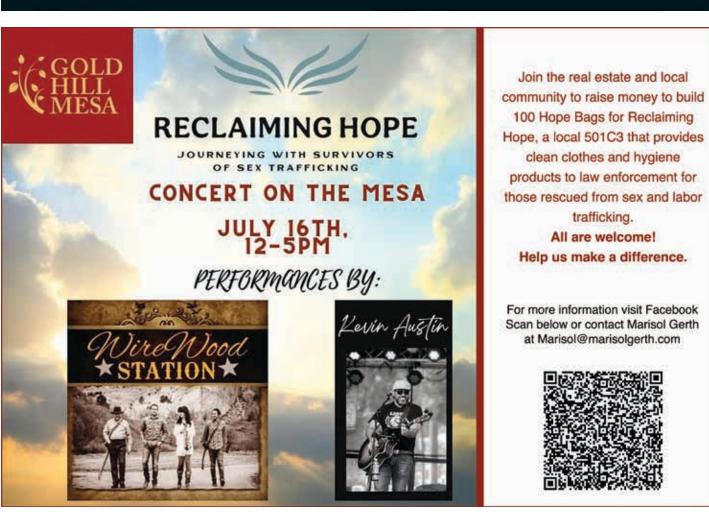


































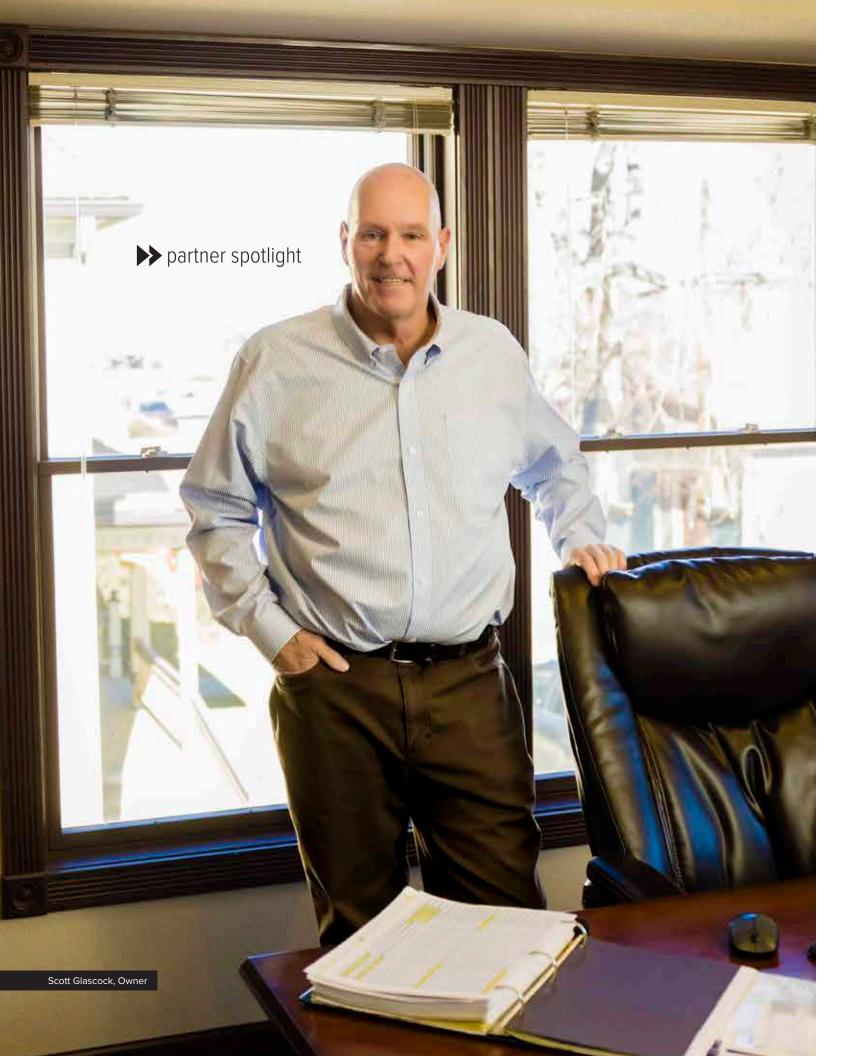












PROPERTY MANAGEMENT

Written by Brian Gowdy | Casa Bay Photography

Scott and Tami Glascock served 30 years in the military before settling in Colorado Springs. During their service, they lived all over the United States, experiencing all the struggles military families face when it comes to real estate.

"Early on, we were renters; later, we were owners. We tried managing our properties long distance, which was a constant struggle. Eventually, we hired property managers of our own. Some were great; some weren't. In the process, we learned every aspect of property management, including the most common frustrations." Scott took that knowledge and crafted his own property management company, All County® Colorado Springs, CRMC®.

"The most common struggle in property management is communication," Scott says. "Owners expect instantaneous status updates regarding their property." Because of this, Scott implemented their "24/7-No Exceptions" policy. "At All County® Colorado Springs, CRMC®, we are available 24 hours a day, 7 days a week, no matter what. We reply within 24 hours with a solution or, at a minimum, an update to every inquiry. We work to have every situation resolved within 7 days. If a project will take longer, we give the homeowner a timeline of when it will be completed."

Owners all have different communication preferences. "Some of our owners want calls all the time about everything. Others only want to hear from us when there's an emergency. We take the time to know our clients' communication styles so they can feel as comfortable as possible trusting us with their property."

When it comes to renting properties, there are unexpected repairs. "We set realistic expectations with our owners, advising them to plan for things to break. Further, we always try to give as much notice before repair costs are taken out of anyone's monthly check."

All County® Colorado Springs, CRMC®'s ideal client is an owner who understands their property is an investment. "Some months will be better than others, so we advise all our owners to be ready to cover at least two months of rent."

60

As property managers, we cherish our relationships with real estate agents. When one of our REALTOR® Partners refers a client to us, we refer that client back to the realtor when they're ready to buy, every time. We have a great reputation for honoring our referral commitments. When a renter mentions they're planning to use a different realtor, we still notify the original realtor that their referred client is looking to sell.

ty-plus clients to him across the years. When the owners decided to sell their investment property - Scott referred all of them back to the REALTOR® Partner. The REALTOR® Partner went on to sell almost all of the homes that they had referred to Scott.

Scott's advice to real estate agents is:

As an example, Scott has a REALTOR®

Partner who has referred over fif-

"When you're choosing a property manager, whether they're in-house or independent, make sure they're willing to refer the client back to you. You found the client and you deserve to get it back when the opportunity presents itself.

Property management is a complex animal; most top-producing REALTORS® free up their own time and energy by outsourcing to independent offices like All County® Colorado Springs, CRMC®. "Property management can get real estate agents into trouble. Very accurate accounting is paramount for property managers. There are countless laws that change all the time and like all aspects of Real Estate require continual monitoring. It's difficult showing properties to tenant-occupied properties. There is a lot of communication and coordination to ensure tenants' rights are not violated.

Scott Glascock loves what he does. He has helped countless owners turn their homes into "very successful" investment properties. Furthermore, he provides wealth-building options to clients who want to sell their homes but aren't in a position to do so. His

7

















business has saved real estate agents from the headache and chaos that is the property management side of real estate and lets them stick to what they do best. Sales.

"When I retired from the military, I started All County® Colorado
Springs, CRMC because I wanted to
help military families. I never imagined the company would grow to be
so large." Today, Scott employs ten
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the community. Some of their major

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SCOTT'S ADVICE TO REAL

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It's ALWAYS a good time to update your brand photos!

The most effective way to convey your professionalism and approachability in this digital age is using intentional and personalized branding photography.

Entrepreneurs are provided multiple opportunities to be featured, published, or otherwise showcase their talents, expertise, and unique ways of doing business. You may want to highlight your ability to make your clients feel comfortable and convey your warmth and approachability. As you build your community, embrace speaking opportunities, or begin teaching others, you'll need to show your confidence, professionalism, and expertise or you may need high quality images that provide flexibility for your marketing designs.

To create a consistent, recognizable brand, one or two photos are not enough. What is necessary is a complete media package that includes images that are warm, casual, candid AND images that showcase a more elevated, formal reflection of how you want to be perceived in your business and within your business community.

Doing a comprehensive branding session with a photographer who understands the nuances of branding and editorial photography will allow you to create a portfolio of images that will reflect different aspects of your personality, your expertise, or your business. You'll be ready to respond to any unexpected opportunities such as speaking engagements or award nominations without having to stress about booking a photographer last minute to provide you with appropriate images.

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Written by Ruth Gnirk | Casa Bay Photography

Alison THORNE

You Can Do Anything

Alison Thorne is living proof that with hard work, determination, and a great support network, *any* one can accomplish *any*thing.

Alison has always been determined to live her life to the fullest. Even as a young girl she was very people-oriented and loved being on the go. Alison played on her school soccer team for years and got her first job at the age of 14. When she realized it was not the best fit for her, she explored several different opportunities.

Although she stayed busy with school, soccer, and work, she was never too busy to volunteer. Alison's favorite places to serve were local Doylestown, PA animal shelters.

She enjoyed animals, but when she would day-dream about what she wanted to be "when she grew up," Alison saw herself working with people and pictured a career that would allow her to make a difference during a critical time in people's lives. She earned a degree in criminal justice from Mitchell College in 2013, and completed an internship at a women's prison in Niantic, CT.

RELOCATE

When she was 19, friends introduced her to Zach Thorne, and they were married in 2016. Zach, who commissioned in the Army after college, was initially stationed at Fort Benning, GA. While they were there Alison started working at Macy's. Wanting to make the most of her time, she also replied to a help wanted ad for the apartment complex in which they were living. Soon Alison became part of the property management team and discovered that she was a great part-time leasing

agent and caught a vision for impacting lives through real estate rather than criminal justice.

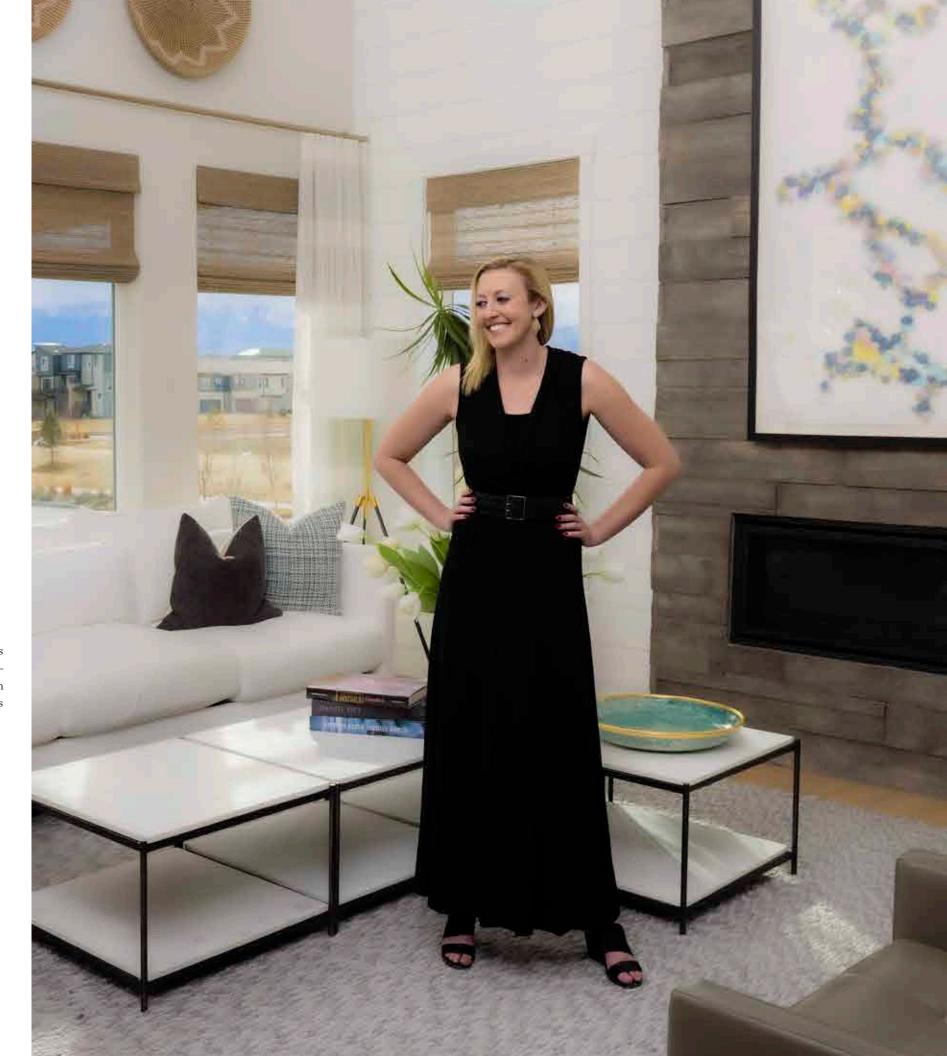
Less than a year later Zach received Permanent Change of Station orders that sent him to Savannah for three and a half years. Alison was able to easily "transfer" as a Macy's employee, but she knew she really wanted to work with people who were experiencing critical life junctures. She found a full time position as a leasing agent and even brought her resume' to a property management association meeting.

She transferred to another leasing company that valued her skill and passion. Alison received awards for her abilities as a leasing agent and was soon promoted to leasing manager. Her focus was not just on numbers and quotas, but on truly serving the clients and tenants as well as her teammates.

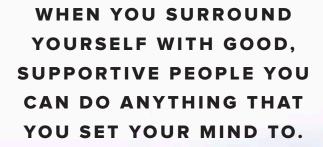
At 25, Alison was passionate about connecting people within the community, and wanted to support small business while promoting health awareness. She took the initiative to do some research and organize a farmer's market with 20 local vendors.

REINVENT

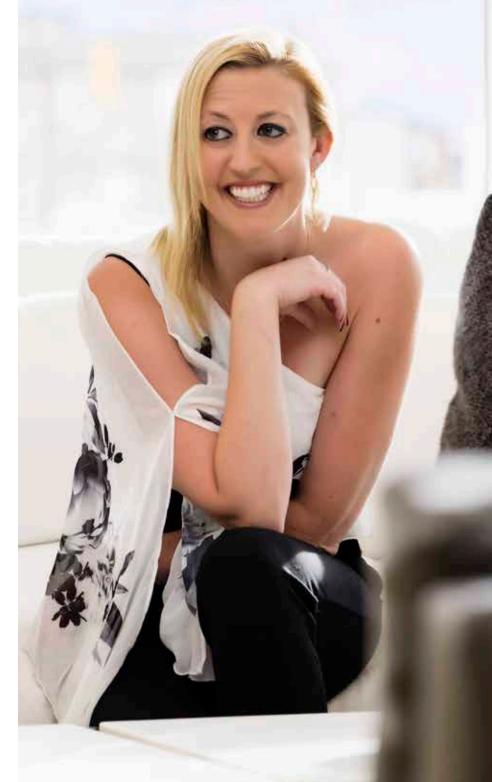
Unfortunately the Thornes moved to Alabama before Alison was able to set everything in motion for the farmer's market, but that did not diminish the courage or determination it took to undertake such a big project. With a new-found resolve, Alison found a position as an assistant property







99



manager. She had just started settling into her job when Zach received orders to relocate to Fort Carson in 2019.

REALTOR® Tulio Peña helped the Thornes find a house in Fountain. Alison had enjoyed working in property management for the past five years, and began inquiring about opportunities in the area. She was surprised to find that property managers in Colorado were required to become a licensed REALTOR®.

Their agent, Tulio, also reached out to Alison. He had experienced her zest for life, her love for people, and her passion for real estate. Tulio told Alison that if she became an agent there would be a spot for her on his team.

RECOVERY

By November 2019, Alison was experiencing severe pain in one knee. An MRI revealed that she had a significant loss of cartilage and required surgical intervention. Alison started her real estate course in January, and had knee surgery in February.

Due to complications in recovery and bi-weekly physical therapy, Alison had to pause her real estate journey temporarily. She was humbled and very grateful for the selfless care that Zach and her mother faithfully provided for her.

REAL ESTATE

While she finished physical therapy and prepared for her licensing exam, Alison joined Tulio's team as a Transaction Coordinator.

The position allowed her to serve clients and agents, and gain experience with contracts. In July she passed her test on the first try, and her license arrived in the mail in August. By that time, Alison

had recovered her strength enough to be walking again, and she became the team's newest showing assistant.

Real estate seeds that Alison had been planting since July 2020 finally started to bloom in January 2021. As summer was ending, Alison had completed 21 transactions, and 14 of them were military or first-time homebuyers. The next year she completed 22 deals in just nine months, including clients in other states and countries.

Captain Zachary Thorne was deployed for most of 2022. Although Alison was incredibly proud of him, it was the first time she had been separated from him in more than a decade. To make matters worse, just two days after Zach was deployed, Alison's ID was stolen!

Both of her experiences helped her develop greater patience and courage. They also gave her an even greater ability to empathize with her clients and have helped her be a Top Agent for the past two years.

"My mindset is growing, in part because of the support of my family," reflected Alison. "And I don't just mean Zach and my mom; The Peña Team at KW is my family, too. I am so grateful that they have been willing to answer my never-ending stream of questions. I learn new things every day, but one thing I know first-hand is that when you surround yourself with good people, your life will change for the better!"

The Peña Team, which was comprised of five agents, completed over 100 transactions in 2022 by utilizing a proven system of success. They start their day with 40 minutes of script practice followed by three hours of lead generation via Zoom. And they all focus on *being there* for their clients in the afternoons. To promote collaboration, anyone is welcome to join the Zoom, regardless of what brokerage they are affiliated with. The Peña Team is now



comprised of seven REALTORS®, including two part-time agents.

REFLECTION AND REWARD

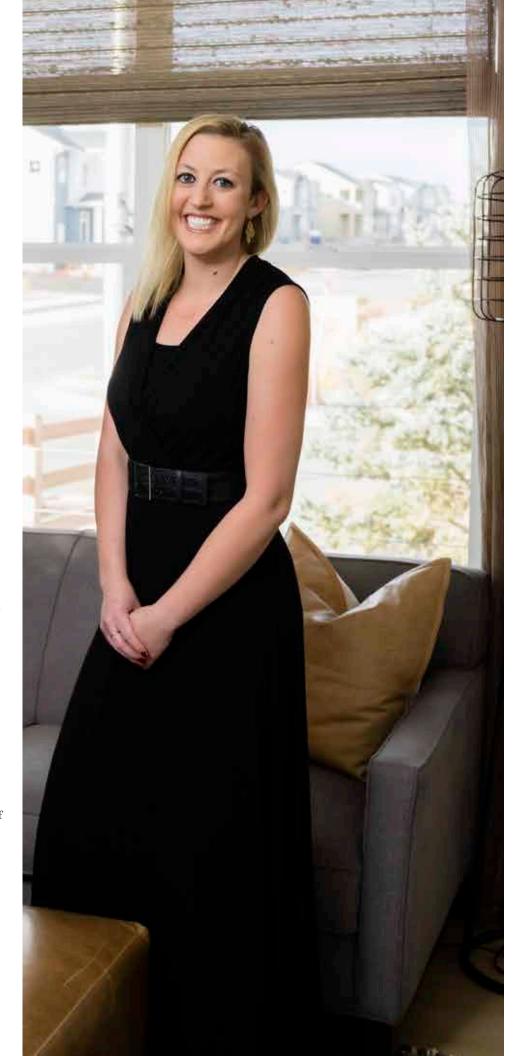
Despite undergoing a second knee surgery a year after the first, Alison is still on the move. She enjoys snowboarding, hiking, spending time with friends, or hanging out in fun spots like Bonnie and Read or the speakeasy-inspired "Illusions." She is also grateful to CrossFit Endemic owner Clayton Stahnke, who is also a RE/MAX Advantage REALTOR®. Participating in Clayton's CrossFit sessions three days a week have built her strength and endurance *and* helped eliminate her knee pain.

Although she pushes herself out of her comfort zone, she is careful not to push clients. She worked with a set of clients for two years before they made their decision, and has closed seven deals already this year, with one more that will close this month. Alison is actively working with five buyers and has a few listings coming up in the near future.

"I believe in patience and follow-up," Alison shared. "REALTORS® have to be personable and build relationships so they can help clients feel comfortable. Never underestimate the importance of calling your sphere, and being intentional about care calls when there is something going on in their lives."

Alison is thankful for every day and embraces each new opportunity for connection. She is not in real estate for the money; she is genuinely energized by helping people find what they are looking for in the market they are in.

"When you surround yourself with good, supportive people you can do anything that you set your mind to," smiled Alison. "Even if you relocate eight times in 13 years, have to re-learn to walk, reinvent yourself in a new career, work through the repercussions of identity theft, or other difficult things. Know your worth and never give up. Push through, because when others see you, they will find hope and be inspired too!"







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Property management companies with a CRMC are the gold standard in the industry, attaining the highest levels of education and commitment in the field. A detailed examination of the company and recommendations from clients and peers are required to earn this designation.



MPM® (Master Property Manager)

An MPM designation from NARPM is the highest level a property manager can attain. MPM designees must have already attained the RMP, and in addition have managed 500 units over a 2-year period.



RMP® (Residential Management Professional)

The RMP certification means the property manager has met educational, experience, and volunteer requirements that are designed to protect the rental property owner.



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CHARITABLE EVENTS

AROUND COLORADO SPRINGS

EVENTS LISTED IN THIS SECTION ARE HOSTED BY REAL ESTATE AGENTS & VENDORS

SAVE THE DATE:

2nd Annual Reclaiming Hope Benefit Concert July 16th 12 to 5 PM

FEATURING LIVE MUSIC FROM WIREWOOD STATIONS AS WELL AS KEVIN BETTS AND FRIENDS

The goal of this event is to raise money to fund 100 Hope Bags for Reclaiming Hope.

Reclaiming Hope cares for survivors of sex trafficking at the point of recovery, during restoration and reintegration by addressing their physical, emotional and spiritual needs.

Hope Bags (formerly known as Restoration Bags) are backpacks filled with brand-new items. They are sent to law enforcement agencies across the country to be given to Victims upon rescue. Reclaiming Hope receives hundreds of Hope Bag requests from the FBI, police departments, Homeland Security, and other organizations each year.

Come to the event on July 16th to help raise money for 100 Hope Bags!

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



n 2016, Ryan Moberly was enjoying his life. He had a government job he liked, a steady paycheck and had recently begun investing in properties on the side. When he and his wife Jennifer realized the commissions the agent was going to receive after selling their investment property, Jennifer suggested Ryan get his license so they could save on the commission. Originally, their only intention was to avoid paying the 3%, but after he got his license, Jennifer told him he was "meant for something more," so with her encouragement and blessing, Ryan jumped full-time into real estate.

When Ryan decided to focus on real estate full-time, it was January 2017, and he knew it was "sink or swim." He and Jennifer refinanced their house, pulled out some cash, and then he didn't sell anything in January or February. "Watching the money go out was stressful, but then I closed three sales in March, four sales in May, and ended up closing 33 deals that year" which put him in the top 10%" of Realtors in Colorado Springs and landed him Rookie of the year as a Homes For Heroes Affiliate and RE/MAX Real Estate Group. Since his successful first year, Ryan has continued to break records and has been recognized for numerous achievements, including RE/MAX Hall of Fame, #1 Homes for Heroes affiliate in Colorado Springs and the #1 Colorado Homes for Heroes affiliate for 6 straight years and #4 Nationwide for Homes for Heroes.

Ryan is a second-generation Colorado Springs native. Ryan loves Colorado Springs for its small, hometown feel, and says, "Even though the population is growing, it still has the small town feel. We still have short commutes, and I love that we are close to the mountains and all of our outdoor recreation." Ryan's wife Jennifer has also lived in Colorado Springs for most of her life. She moved here when her dad was stationed at Ft. Carson when she was really young. Although they didn't know each other in high school, Ryan and Jennifer graduated the same year and reconnected five years after high school. They had only known each other one month when Jennifer enlisted in the military and shipped off to basic training. Ryan asked Jennifer to marry him while she was there, and two weeks after she returned in 2011, they got married, and have been married for 11 years and counting.

One of the reasons many people resonate with Ryan's real estate story is that he didn't come from a real estate background, nor was he born into wealth. His success is a testimony that with hard work and a strong support system, a successful career in real estate is attainable. Ryan is proud to show others that "Success is not a birthright." Prior to his real estate career, Ryan graduated with a telecommunications degree in Radio and TV production and worked for KOAA news 5/30. He quickly realized he needed to make more than \$10 an hour, so he got a job working as a night custodian for Widefield School District #3. He was promoted to Head Custodian at French Elementary, but due to the rising cost of rent, he began looking for additional income.

Ryan's cousin, a property manager, suggested he help him in his business for some extra income. Ryan had many years of maintenance experience, so he picked up property maintenance very quickly, and within a short time, he realized he couldn't keep working for the school district and his cousin full time. Ryan's cousin suggested he purchase a property so he could live in one unit and rent out the additional units. This was Ryan's initial dip into real estate, and he purchased a fourplex at the age of 23 and began restoring it as he earned his first income as a landlord. After he and Jennifer got married, they bought another property, a single-family home that was in foreclosure, where the basement flooded every time they showered. "It was a dump, but it was our dump." Jennifer's family also had experience in rental properties, and the two worked together to fix the home and sell it for a profit. They continued to fix and flip properties, and when they saw how much commission the agents were getting, Jennifer suggested Ryan get his license so they could save on the commission.

Jennifer saw something special in Ryan as he entered real estate, and encouraged him to go full-time. Although Ryan had experience in property management, it turns out he loved residential resale. "Coaching athletics and working in the school district, I met a lot of families and I love

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people. I didn't realize the reward I'd have in serving families with the purchase of their home. It's never been about the paycheck or the income, but it's 100% about service. I love that part, helping coach families with their financial investments, running numbers and operating within the confinements of the loan. What separates me from other realtors is I'm really good with the investment and numbers. If something doesn't make sense, I'll advise my clients not to go forward with it, even if I don't earn a commission. With that mindset and mentality, I run 98% of my business on referrals."

With a background in coaching, Ryan loved the idea of building his own team. "I realized I couldn't serve the huge demographic of heroes in my community so I realized building a team whose vision and goals align with mine, I could transition into a top producing team. Homes for Heroes has been my mission since I started, and in the last six years we've served over 260 families and given back over \$650,000 to local heroes of our community. Many clients have told me this program made the difference between them getting a home or not. I can cover closing costs or expenses, and I give back 30%

Homes for Heroes has been my mission since I started, and in the last six years we've served over

260 FAMILIES

and given back over \$650,000 to local heroes of our community. Many clients have told me this program made the difference between them getting a home or not.





of my commission on every hero transaction, 5% of which goes back to the Homes for Heroes nonprofit foundation. The most rewarding part is seeing people get into homes and having families welcome me into their lives to be a part of that journey."

Ryan's coaching also allows him to help other agents succeed. He's taught on national stages, podcasts and webinars, sharing strategies on how other agents can succeed. "When I left RE/MAX to go to EXP, I realized I could build a group of agents in a virtual brokerage and coach them on a national scale. The opportunity to coach other agents to succeed is very rewarding and one I don't take lightly."

Ryan and his wife Jennifer have three kids, Rylin, Wyatt and Skyler, and three dogs, Dexter and Mya, who are rescues and Dotsy, a Frenchie. When he's not working, Ryan enjoys snowboarding, camping, fishing, coaching soccer and his new obsession for golf. His biggest "why" is serving others like his Father in Heaven. This is apparent in his work with Homes for Heroes, his coaching with EXP, as well as his favorite quote from Matthew 5:14-16 NKJV. "You are the light of the world. A city that is set on a hill cannot be hidden. Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house. Let your light so shine before men, that they may see your good works and glorify your Father in heaven."





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 buyers 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.

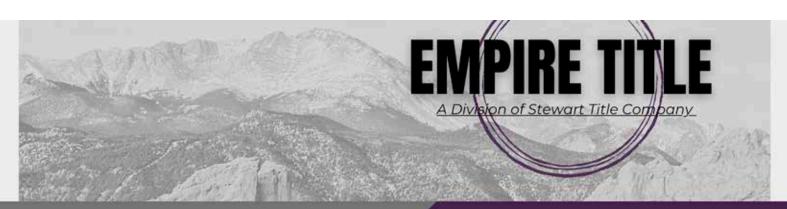
What is one thing you would tell a first-time homebuyer?

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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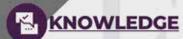
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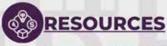
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