

NOCO

REAL PRODUCERS[®]

CONNECTING. ELEVATING. INSPIRING.

INSIDE:

Michele White

Courtney Mazal

Matt Thompson

ROCK
& RIDES
Event Recap!

FEATURING:

**Christine Allard
& Colin Johnson**

C3 Real Estate Solutions

JUNE 2023



LENDRUM TEAM
CROSSCOUNTRY MORTGAGE™

WE'RE CRAZY GOOD
AT THE IMPORTANT STUFF:
Closing loans.

EXPERIENCE THE CCM DIFFERENCE AND CLOSE MORE DEALS.
CONTACT ME TODAY.
720.990.3687 | LENDRUMTEAM@MYCCMORTGAGE.COM
CROSSCOUNTRYMORTGAGE.COM/RYAN-LENDRUM



Ryan Lendrum
Loan Officer | Team Lead
ryan.lendrum@myccmortgage.com
NMLS3029 NMLS1773803 NMLS1458088

All loans subject to underwriting approval. Certain restrictions apply. Call for details. CrossCountry Mortgage, LLC. NMLS3029 (www.nmlsconsumeraccess.org)

experience local.

NOCO ROOFING

2022 NCCIA WINNER
Best of FORT COLLINS & 2021+ Collaborative FINALIST
SEAL OF PROTECTION

970-223-ROOF

NORTHERN COLORADO'S MOST TRUSTED REAL ESTATE ROOFING PARTNER

NOCO Roofing – 40+ Years of Experience in Northern Colorado

Prioritizing our Real Estate Partners



“NOCO roofing is THE go-to roofing company in northern Colorado when it comes to helping my residential clients. They are extremely responsive, quick to quote a job and even faster at saving a transaction due to a buyer’s roof concern. They have helped countless clients get a new roof through insurance, and they have it installed professionally before closing. I’m always pleased with happy buyers and sellers saving time, energy and money for smooth home sales. If you want it done right, this is the company to use.”

- Kyle Basnar,
The Group

www.NOCORoofing.com
(970) 223-ROOF

303 W Harmony Rd, Fort Collins, CO 80526
Licensed in Colorado and Cheyenne Wyoming

follow us!



Market-Ready Today.

Pay Later.

How It Works

1. Check eligibility in minutes (with no impact to credit score)
2. Finance up to \$50,000* Request the amount for the project
3. No payments, no interest for 6 months* Update, sell, and move on

Get started at www.renovationsells.com/northern-colorado

*Some offers subject to credit approval. Finance after 6-8 month period will be between 3.99% APY up to 9.99% APY depending on your creditworthiness. These rates that all applicants may not qualify for the lowest rate. Details will be available in the Loan Agreement during the product process. Financing provided by First National Bank of Omaha.

TABLE OF CONTENTS



06
Preferred Partners



11
Event Recap: Rock & Rides



14
Rising Star: Michele White



22
REALTOR® Spotlight: Courtney Mazal



28
Celebrating Leaders: Matt Thompson



34
Cover Story: Christine Allard & Colin Johnson



If you are interested in contributing or nominating Realtors for certain stories, please email us at mary.burrell@n2co.com.

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the *NoCo Real Producers* magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.



From protecting your life, to preparing for your future, let's discuss options to meet your needs.



Jason Percha, MDRT
Financial Advisor/Insurance Agent
1405 W 29th Street
Loveland, CO 80538-2403
www.countryfinancial.com/jason.percha
jason.percha@countryfinancial.com
(970)669-1263

Life insurance policies issued by COUNTRY Life Insurance Company® and COUNTRY Investors Life Assurance Company®, Bloomington, IL.

0621-106MM_16746-2/3/2023



VELOCITY LENDING



Josh Lyon
Owner, LO



Dakota Burke
Loan Manager



Omar Rascon
Preapproval Specialist



Hannah Gustafson
Business Development



VELOCITY LENDING

NMLS # 790023 | 1405948

Your trusted, local mortgage partner

Josh Lyon
970-460-6677

Josh@NocoLending.com
NocoLending.com
[@JoshLyonTeam](https://www.instagram.com/JoshLyonTeam) on socials!



We are excited to welcome **AMY LONG** to our sales team.

You can reach Amy at **970.773.1370** or AmyL@BRHW.com. She is looking forward to meeting with you all and taking care of your warranty needs.

FREEDOM FROM WORRY | Honest & affordable protection for Colorado homeowners!



CALL OUR OFFICE FOR A FREE QUOTE
303.986.3900 option #2

Locally Owned and Operated since 1985 • BlueRibbonHomeWarranty.com



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community!

BRANDING

PHOTOGRAPHY & MEDIA

A. B. Consulting & Media
Alyssa Benson
(970) 590-9271
abconsultingnoco.com

BUILDING CODE CONSULTANT

Building Code Guru
Caleb Sulzen
(970) 480-0550
buildingcodeguru.com

CLOSING GIFTS

Athena Nicole Photography
Athena Henzler
(404) 610-6210
AthenaNicolePhotography.com

CUSTOM BUILDERS

Fish Creek Construction
Bill Beach
(970) 599-1030
fishcreekconstruction.com

CUSTOM CAKES & DESSERTS

Cakeable
Amber Myers
(309) 825-4335
cakeablenoco.com

ELECTRICAL SERVICES

Smartwire
Electrical Services
Dennis DiCantio
(303) 818-8109
smartwireco.com

ESTATE SALES

Blue Moon Estate Sales
Kelly Mundorff
(970) 889-0663
bluemoonestatesales.com/noco-se-wyoming

FINANCIAL ADVISOR

Country Financial
Jason Percha
(970) 669-1263
countryfinancial.com/jason.percha

FLOORING & DESIGN

Northern Colorado Carpets
(970) 226-6800
www.northerncoloradocarpets.com

HOME INSPECTION

A Buyer's Choice
Home Inspection
Brett Datteri
(970) 475-6262 x1
abuyerschoice.com/northern-colorado

Inspections Over Coffee
Bryan Zenner
(720) 845-5282
InspectionsOverCoffee.com

PREMIER PROPERTY

Inspections of Colorado, LLC
Aleks Webster
(970) 685-1832
ppcolorado.com

HOME WARRANTY

Blue Ribbon Home Warranty
Stu Tolen
(970) 773-1370
BlueRibbonHomeWarranty.com

FIRST AMERICAN

Home Warranty
Kyle Arenson
(970) 404-5099
firstamrealestate.com

HVAC SERVICES

Metal Mechanics Inc.
Michelle Culp
(970) 203-9954
metalmechanicshvac.com

INSURANCE BROKER

Country Financial
Jason Percha
(970) 669-1263
countryfinancial.com/jason.percha

Summit Insurance
BJ Hill
(970) 667-9133
mysummitinsuranceagency.com

JUNK REMOVAL & HAULING

Hulk Addicts Hauling and Junk Removal
Mike Howard
(970) 381-1176
hulkaddictsjunk.com

LABOR FOR HIRE, MOVING & LANDSCAPING

Laborjack
(970) 690-7709
www.Laborjack.com

MORTGAGE BANKER

CrossCountry Mortgage
Ryan Lendrum
(720) 990-3687
crosscountrymortgage.com/ryan-lendrum

MORTGAGE LENDER

Academy Mortgage
Ryan Abrahamson
(970) 530-0470
academymortgage.com/ryanabrahamson

MORTGAGES

Guild Mortgage
Nancy Terry
(970) 266-1690
Stacy Fridal
(970) 266-5613
ccmlending.com

Elevations Credit Union
Jennifer Shepherd
(970) 430-0787
elevationscu.com/mortgage

Excel Financial Mortgage Brokers
Lauren Juhl
(970) 407-8288
excelmortgagebrokers.com/staff/lauren-juhl/

First Western Trust Bank
Justin Crowley
(970) 407-3100
myfw.com/mortgage-services

LoanFIT
Catherine Barnett
(720) 300-6777
LoanFIT.us

Success Mortgage Partners, Inc.
Doug Braden
(970) 689-0877
SuccessMortgagePartners.com

Universal Lending
Kim Martin
(970) 283-7686
ulc.com/klmartin

Velocity Lending
Josh Lyon
(970) 460-6677
NoCoLending.com

MOVING COMPANY

Skyline Moving Company
Stephen Skaer
(970) 685-3942
skylinemovingcolorado.com

PHOTOGRAPHY - FAMILY / PORTRAIT

B. Saint Photography
Brenda Saint
(970) 988-8865
bsaintphotography.com

REMODELER

Renovation Sells
Northern Colorado
Steve Swanson
(970) 818-5667
renovationsells.com/northern-colorado

ROOFING

NOCO Roofing
Troy Jennings
(970) 223-7663
NOCORoofing.com

ROOF SOURCE LLC

Brendan O'Keefe
(970) 691-0845
coloradoroofsources.com

SOLAR

Sandbox Solar
Justin Wojtarowicz
(970) 673-7733
sandboxsolar.com

TITLE COMPANY

Chicago Title of Colorado - Northern Colorado
Ryan Martin
(970) 666-7300
colorado.ctic.co

First American Title
Debra Myers
(970) 658-4685
firstamcolorado.com

TREE & SHRUB SERVICES

Northern Colorado Tree Service
James Gosser
(970) 775-8877
northerncoloradotreeservice.com

VIRTUAL ASSISTANT

Cyberbacker
(720) 706-9373
cyberbackercowyo.com



MEET THE NOCO REAL PRODUCERS TEAM



Mary Burrell
Owner/Publisher
970-732-0469



Madison Coble
Editor In Chief



Jacki Donaldson
Ad Strategist



Candace Braden
Client Concierge



Kate Shelton
Writer



Danielle Kidwell
Writer



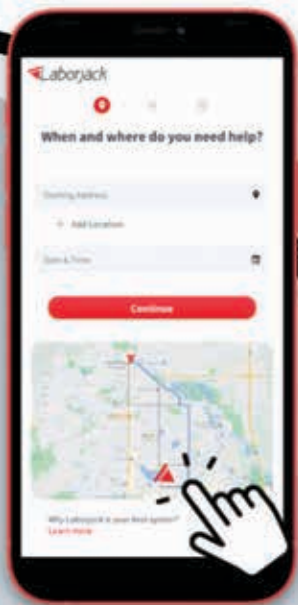
Alyssa Benson
Photographer



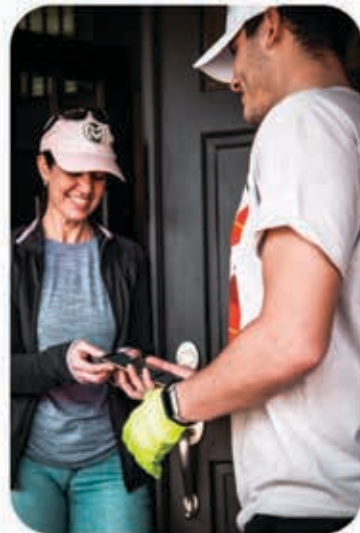
Brenda Saint
Photographer

If you are interested in contributing or nominating REALTORS® for certain stories, please email us at mary.burrell@realproducersmag.com.

Finding reliable help just got easier.



Use Code: LBRJACK22 for 10% off your next booking!



LABORJACK.COM

Your Local Resource

Kyle Arenson
970.404.5099
karenson@firstam.com
"Protecting Client Relationships, Budget and Time"

Celebrating Superhero Dads!

With a First American home warranty, your superhero can relax and enjoy his special day—instead of spending it fixing something. Happy Father's Day!

Contact me for details

firstamrealestate.com
Phone Orders: 800.444.9030

©2023 First American Home Warranty Corporation. All rights reserved.

SANDBOX SOLAR

HOME SOLAR APPRAISAL

What is your solar system worth?

Contact Sandbox Solar to receive a home solar valuation and appraisal before you sell!

(970) 673-7733 | service@sandbox solar.com

A mortgage from your neighbors:

Meet your northern Colorado mortgage team.

| | | |
|---|--|--|
| Dave Armstrong NMLS #409932 970.388.3903 | Dexter Finley NMLS #983974 970.488.0996 | Andrew Loyed NMLS #766629 850.554.5350 |
| Anita Kelly NMLS #377922 970.430.2345 | Casey Kiser NMLS #729436 708.704.9416 | Peggy Kramer NMLS #667668 970.231.6787 |
| Kelley Spight NMLS #420438 970.617.4034 | Jason Barnes NMLS #508548 970.231.7800 | Paul Watkins NMLS #1392625 970.267.7699 |

ELEVATIONS CREDIT UNION | *It matters where you bank.*

Personal Banking | Business Banking
Commercial Lending | Mortgage Lending

Equal Housing Opportunity | NMLS #717246
Federally insured by NCUA

elevationscu.com
970.667.8585 x2289

SPONSOR SHOUT-OUT

NoCo Real Producers wouldn't exist without our preferred partners, and we appreciate them all so much. From this monthly magazine to our events, big and small, their support makes it all happen.

This month, we are sending a huge **thank you** to our wonderful event sponsors for our April "Rock & Rides" event.

BJ Hill, Summit Insurance — BJ and his team made it possible for us to host our event at our cool venue, Centennial Leasing and Sales of Northern Colorado.

Blake Craig & Josh Moser, Laborjack, whose sponsorship provided for food & drinks at the event.

Doug Braden, Success Mortgage Partners — Doug sponsored our very cool band, *The Whisky Pickles*, and he even joined them for a bit to rock the crowd.

Amber Myers, Cakeable for providing the very yummy desserts!

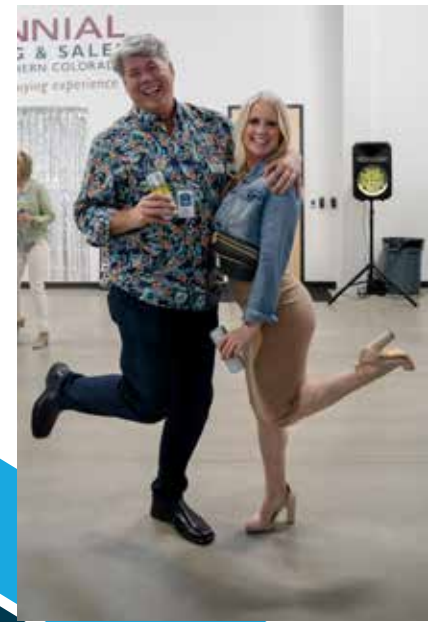
Finally, a very big thanks to **Ian Simkiss and his team at Centennial Leasing and Sales** for hosting us in their unique venue.

If you aren't already, consider working with these great businesses!



▶▶ event recap

ROCK & RIDES



Another great turnout for our 'Rock & Rides' event at **Centennial Leasing and Sales of Northern Colorado!** Thank you all for showing up on a windy spring day. As always, it was awesome to see so many of you together, having fun and connecting. We loved seeing the energy around connecting with your "key-mates" and making some new friends.



Congratulations to our gift basket winners: Stephanie Woodard, Nicole Johnson, Steve Swanson, and Amy Talent & Melissa Crouch. And congratulations to Amy Long for winning the beautiful Colorado corn-hole set donated by Daryl Wilson with Yardhouse Creations



Thank you again for the generosity of this real estate community — through your donations, we raised nearly \$1,500 for Project Self-Sufficiency. Thank you to Toby Bauer with Centennial Leasing and Sales for designating their April donation of \$1,000 to this cause.

Finally, a tremendous thank you to my team — Candace Braden for planning another amazing event, Alyssa Benson for all the backend work, our social posts, and capturing photos, and Brenda Saint for creating the fun at her new digital photo booth.



We've got some fun events planned for this year, be on the lookout for your next invitation!

Mary



M Michele WHITE KITTLE REAL ESTATE

HELPING
FAMILIES
INTO
HOMES



Michele White, a Realtor with Kittle Real Estate, is a helper, she always has been. Michele spent the first part of her career teaching children with special needs. Today she is helping

families, investors, and individuals with real estate and how to build wealth through purchasing property. Her help looks a little bit different these days, but it is no less important.

“When I was thinking about becoming a REALTOR®, I told my mom – “But I won’t be helping kids anymore.” My mom replied, “No, but you will be helping get families into homes. You will still be helping kids, just in a different way,” Michele said about her decision to go into real estate, and that is exactly what Michele has done. She has helped many families and individuals in her short time in the business and she is well on her way to helping many more.



“ I have found what I am meant to do. I love meeting new people and forming connections. I get to help, and I feel like I am making a difference in the lives of many families and individuals. ”

Michele is a Colorado native. She grew up on the Eastern plains in Sterling. She earned a bachelor’s and master’s degree in education from Colorado Christian University in the early 2000s and moved to the front range to begin a long-term career in education.

In 2016, Michele left public schools to open a Facility School in Firestone, in partnership with the Colorado Department of Education. Her school served five school districts, including districts from Thompson RE-1 to Adams 12. The school served students with multiple disabilities where their needs were beyond what their home schools could provide. “That was my passion, serving those children, building an environment where they could thrive,” she said.

“Unfortunately, when COVID hit, our model just did not work anymore,” she explained. “I had to fight to get my students back to in-person learning, and when I did, I could not find enough support staff.” Michele and her Co-Director made the difficult decision to close the school in 2020.



conversation and transaction from a place of integrity which has helped her grow her business and form lasting relationships.

Michele gives a lot of credit for her success to her team at Kittle Real Estate. “They are an incredible support team.” Michele thanks Max Sepulveda for being her biggest cheerleader and mentor and said her transaction coordinators, Emily Anderson, and Lisa Meyers have been her lifelines at Kittle. She also thanks the Kittle team administrative assistant, Jan Deal, and their Senior Transaction Coordinator, Lindsay Gagner, for always being available.

“I am lucky to have such an amazing team. Rob Kittle, himself, is available at all times to assist when needed. He is doing everything he can to help me succeed as a Realtor. I consider every single agent and support staff on the team family. However, without my parents, Chris’, and my kids’ continuous encouragement and support, I would not have made the career change I did,” Michele said. “I feel fortunate to have such a great network of astounding family and friends.”

This is only the beginning for Michele. “I have found what I am meant to do. I love meeting new people and forming connections. I get to help, and I feel like I am making a difference in the lives of many families and individuals.”

Michele can not wait to get to the point where she can assist in funding more facility schools in our area. “Facility Schools are few and far between, and special education will always have my heart,” she said. “I will not forget where I came from, and someday, I will find a way to help students with special needs, even if it is from the back end and unseen. I do not need any recognition, I just want to help ensure every student receives the education they deserve.”

Michele’s motivation for success comes from her own kids. She wants to show them what hard work and integrity look like and how to redirect those characteristics into helping others. Denny and Haley are her sunshines, and Michele loves to spend time with them more than anything. They enjoy being outdoors, and spending time with family. Michele comes from a large family of five sisters and a brother, with whom she’s very close. She enjoys traveling, playing golf, watching hockey, especially watching Denny play, and loving their animals – Jack, Merida, Winston, Buddy, Peanut (dogs), Biggie (bird), and Charlie (guinea pig).

“I have found a home in real estate, and this is where I belong,” she added. “I appreciate everyone who has helped me get this far, and I love the teamwork we all show to help all our clients get what they need.”

Connect with Michele at michele@kittleteam.com, 970-744-8230.

“After that, I did not know what I wanted to do,” she said. “I knew I still wanted to help individuals, but I was not sure I wanted to go back into public schools. My boyfriend, Chris, and my parents, really encouraged me to get into real estate.”

“I was nervous; real estate was nothing like what I had been doing and working toward,” Michele said. “But once I realized I could still help families and individuals and that education would still be a big part of my career, I went for it.” Michele was licensed in 2020 and hit the ground running.

Mothers always know best. “I love that I still get to help so many individuals with monumental life decisions,” Michele said. “I work really hard to educate my clients and then let them make their own decisions once they have the information they need. I do not work for the close, I work to educate my clients and make the buying and listing process fun and pain-free, and whatever comes next is a blessing.”

In just the few years she has been in the business, Michele has seen much success. She has built incredible relationships with her clients, and she has learned more than she would have ever thought possible. She has doubled her business year-over-year, and this year, she is on track to do the same.

For Michele, honesty and transparency are of the most importance to her. She leads every



“
I do not work for the close, I work to educate my clients and to make the buying and listing process fun and pain-free, and whatever comes next is a blessing.
”



Doug Braden
"Rocking On & Funding Loans"
 Loan Originator NMLS # 231820
NAMB Certified Veterans Lending Specialist
 (970) 689-0877
 dbraden@smprate.com

Success Mortgage Partners, Inc. supports Equal Housing Opportunity. NMLS ID# 130562. This is informational only and is not an offer of credit or commitment to lend. Contact Success Mortgage Partners, Inc. to learn more about your eligibility for its mortgage products.



**VA FACTS
 DID YOU KNOW?**

Eligibility for the VA home loan program never expires.

Licensed in Colorado and Wyoming

Planting the Seeds of *Real Estate Success*

Transactions Farming Properties Marketing Classes Calculators

YOUR FIRST AMERICAN SALES TEAM!

Debby Myers
 Business Development Manager
 PHONE 970.308.3146

Julie Constance
 Business Development
 PHONE 970.590.8018

Lindsay Gilliland
 Business Development
 PHONE 970.227.7167

Contact us to learn more!

8th Fortune 100 Best Companies to Work For® 2023 7th Fortune Best Workplaces for Women™ 2022 5th Fortune Best Workplaces in Financial Services and Insurance™ 2021

Northern Colorado

| | | |
|---|---|--|
| Loveland 200 E 7th St, Ste 120 Loveland, CO 80537 OFFICE 970.278.3100 | Greeley 7251 W 20th St, Bldg A2 Greeley, CO 80634 OFFICE 970.534.3495 | Fort Collins 2950 E Harmony Rd, Ste 399 Fort Collins, CO 80528 OFFICE 970.658.4685 |
|---|---|--|

First American Title™

©2023 First American Financial Corporation and/or its affiliates. All rights reserved. NMLS: FAN | 0023126023

Quick, Easy, Affordable
CLIENT GIFTS

CUSTOM WATERCOLOR PRINTS
 3-5 DAY TURNAROUND
 PROFESSIONALLY WRAPPED
 DELIVERED TO YOUR OFFICE

Colorado
ATHENANICOLE.COM
404.610.6210

Providing First-Class Tree Care & Customer Service to You & Your Clients

NORTHERN COLORADO

TREE SERVICE
 970.775.8877
 northerncoloradotreeservice.com

Now Offering Plant Health Care!

2022 NOCO WINNER

Plant Health Care • Expert Pruning • Tree Removal • Stump Grinding
 Locally owned. Licensed and insured.

Helping Your Clients Protect Their Investment.

premier property inspections

Aleks Webster
 Owner, Certified Home Inspector, Radon Measurement Professional
970.685.1832
 www.ppicolorado.com

RESIDENTIAL INSPECTIONS
 RADON TESTING | SEWER SCOPES

METAL MECHANICS INC.
 Heating & Cooling
Service you can count on - Experience you can trust

Furnace install & repair
 Air Conditioning & Heat Pump install & repair
 Boilers | Mini Splits | Infloor Heating

Planned Service | Preventative Maintenance
 Indoor Air Quality | Humidifiers | Ductwork
 New Construction | Retrofit
 Basement Finishes

165 S Madison Ave | Loveland Co 80537
 970-203-9954 | metalmechanics@aol.com

www.metalmechanicshvac.com

MOVING YOUR CLIENTS IN. MOVING YOUR CLIENTS OUT.

FREE ESTIMATES

- Standard Residential & Commercial Moving
- Packing
- Loading & Unloading
- Cleaning Service



(970) 685-3942
www.SkylineMovingColorado.com



Inspected Once. Inspected Right!



Adam Wolkow Home & Commercial Inspector
Garrett Unrein Home & Commercial Inspector
Brett Datteri, Franchise Owner Home & Commercial Inspector

970-475-6262 | abuyerschoice.com/northern-colorado

MORTGAGES FIT FOR YOU

LOANFIT

BROKERING MORTGAGES

Catherine Barnett (Eusea)
Mortgage Strategist & Divorce Specialist

Mobile: 720-300-6777
Office: 970-289-5499/623-250-7017
www.LoanFIT.us | Team@LoanFIT.us

#NMLS- 237244 | #CO-100029963 AZ-1023704 | Serving Colorado and Arizona

N2 GIVES

SINCE 2016, N2 HAS DONATED

\$20 MILLION

TO HELP END MODERN-DAY SLAVERY.

The N2 Company — the organization behind this publication and hundreds like it — is financially committed to end human trafficking.

Thanks to the businesses within these pages, our Area Directors, and readers like you, we're able to break the chains of this horrible reality.

Visit n2gives.com to learn more about our fight.

T "They presented a thorough and unbiased inspection and report on our roof that enabled us to make some informed decisions during what is already a stressful time in selling our house. They presented several timely options for us to choose from and were able to schedule and complete the work in less than a week from us contacting them."

RS ROOFSOURCE

(970) 691-0845

Courtney

Bliss Realty Group MAZAL

Success ≠ Struggle

“I was in business administration, supporting C-level executives for more than 20 years,” says Courtney Mazal, Supervising Broker of Bliss Realty Group. “It was time for me to be a more present parent as I began navigating the journey of divorce and becoming a single mom.” She recognized that dropping her daughter off at 7:00 AM for daycare and retrieving her sometimes as late as 7:00 PM was costing her valuable family time that she would never reclaim. Her sister is a successful real estate agent in Texas and encouraged Courtney to consider real estate. Taking her advice, Courtney started studying for her license in her downtime, at the last corporate job she held. “They basically paid me to get licensed in real estate,” she remembers with a chuckle. “I was working long hours and studying on my time off, so when I passed the test on my first try I knew it was time to make a decision.”

Courtney got her license, but it was the timing that made her a believer in fate. “I walked into work two weeks after taking the test and was told I was being let go,” she recalls. “I was devastated as I drove home, and when I looked at my email at a stoplight I discovered my license had come in.” It wasn’t easy from there, but Courtney jumped in with both feet and was grateful she had a plan that would provide the

flexibility she was going to need to balance work and motherhood, something she’d watched her mother struggle with as she was growing up.

“My mom raised three girls by herself, waiting tables and driving a cab,” Courtney recalls. “She did everything she could for us, but I quickly learned that I would need to make my own way in life.” She got a job as a paper carrier at age 11, slinging papers out of the back of her mother’s station wagon. She says, “I’ve been working my whole life, and anything I had, I had to earn.” One of her most poignant memories was the feeling of housing instability, and that

was another driving motivation that led her to real estate.

“Growing up, we never owned a house, we just moved from house to house as our circumstances changed,” Courtney remembers. “At one point as a teenager, my car was repossessed because we couldn’t afford the payments.” She vowed that her daughter would never experience the financial insecurity she did in her childhood and early adulthood. “I wanted to make sure that my daughter had more opportunities and didn’t have to worry about the things I did growing up, and I was able to realize this dream in the first two years of my business,” Courtney says with wonder. “I didn’t do it

“ When you love what you do and focus on the work at hand, success naturally follows. It’s not easy but the success definitely far outweighs the struggle.

”





by myself, I had Jonas helping me along the way.” She’s forever grateful to Jonas Ginther, Managing Broker/Owner of Bliss Realty Group and childhood friend who brought her on to help with structuring the administrative side of his company when it started.

“My administrative background came in handy in helping to start Bliss,” Courtney says. “I handle the new agent onboarding, manage our website and review all of our transaction files, as well as tackle other back office work that people don’t always consider when they see a business growing.” Jonas has been a godsend to her in many ways, from guiding her as a new agent, to helping financially between commission checks to help her make rent as she built her business. She acknowledges that she wouldn’t be where she is without his support. “He’s my best friend and one of the best humans I’ve ever known,” she says. “He’s been in real estate

for close to three decades and excels at what he does - he’s an absolute bulldog for his agents.”

Courtney is gratified that her hard work is starting to pay off. “In 2021 I figured out how to make money and became more self-sufficient,” she says gratefully. “I was able to buy a home and a car for my daughter, completely on my own.” Her daughter, Isabel (17) is a competitive softball player and the driving force behind Courtney’s motivation. “I can’t fail,” she says simply. “She is my entire world and I have to set a good example for her.” Another important soul in her world is the family’s Golden Retriever, Nellie (3). “She was a Covid puppy and is a certified emotional support dog,” Courtney explains. “If it weren’t for her I might not have been pushed to buy our home.” While the home purchase was a dream turned reality, Courtney learned a valuable lesson. “It’s not easy money and I wish I had set more aside for the slower

“ I’m passionate about helping people cope with real estate sales - not just the happy first-time homebuyers. But the divorces and dividing of assets, downsizing because kids have flown the nest, and the estate sales - supporting people in all aspects of their real estate journey.

times,” she says. “It’s not for the faint of heart but if you are open to learning and adjusting your expectations you can make your own success.”

Courtney is grateful for the experiences - wonderful and painful - that have paved her way to real estate. “I’m passionate about helping people cope with real estate sales - not just the happy first-time homebuyers,” she explains. “But the divorces and dividing of assets, downsizing because kids have flown the nest, and the estate sales - supporting people in all aspects of their real estate journey.” She knows - she’s been there - and her clients know that she will support them every step of the way. “When you love what you do and focus on the work at hand, success naturally follows,” she says. “It’s not easy but the success definitely far outweighs the struggle.”

Connect with Courtney at courtney@blissrealtygroup.com, (303) 589-8144.

Listing a

Home?

Neutral carpet in stock to go with all trending paint colors. We are QUICK & affordable, let's spruce up your space to increase your home value.



Buyers

Moving In?

Get the Realtor discount and update your flooring before your furniture arrives! We are flexible with installation to meet your move in dates.

Carpet // Plank // Sheet Vinyl

www.northerncoloradocarpets.com

970-226-6800

Northern Colorado Carpets Family Owned Since 1976 & Veteran Operated



STRAWBERRY CUPCAKES

cakeable

Custom cakes and desserts for every occasion and lifestyle.

(309) 825-4335 • cakeablenoco@gmail.com
www.cakeablenoco.com



10% down for investors

Investors, you get the best of both worlds: the lower rate, the lower monthly payments, and only 10% down payment—with *no mortgage insurance!**

Call today to buy more with less money down



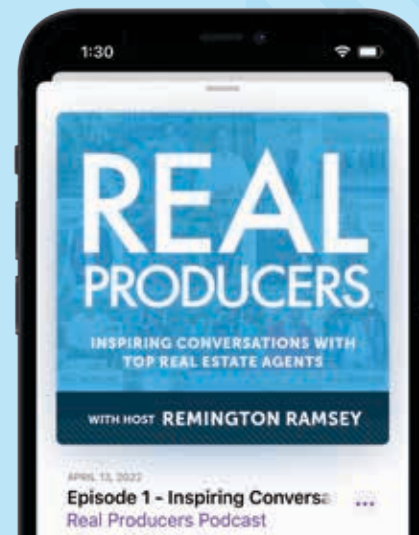
Ryan Abrahamson
Loan Officer | NMLS #295176
(970) 222-9024
ryan.abrahamson@academymortgage.com
academymortgage.com/ryanabrahamson

1951 Wilmington Drive, Fort Collins, CO 80528
Branch: (970) 530-0450 | Corp NMLS #3113
Equal Housing Lender | MAC223-1479449



REAL PRODUCERS PODCAST

Inspiring conversations with the nation's top real estate agents.



Same Brand, New Reach – Tune in for free today



Elevating the small business and entrepreneur community through the lens & beyond!

Branding photography, videography, social media strategy and management.

Personalized service to fit your business needs!



@abconsultingnoco

WWW.ABCONSULTINGNOCO.COM

(970) 590-9271 | alyssa@abconsultingnoco.com



Matt Thompson

THE GROUP, INC.

Living As If...

A framed copy of the poem “If”, by Rudyard Kipling, hung on Matt Thompson’s bedroom wall as it has on the wall of every eldest Thompson son for five generations, and it hangs on Matt’s son’s wall, as well. Matt says, “I’m inspired by people doing big things and living big lives, crushing goals and serving others well.” The Group’s mantra of “Build Amazing Things”, the pursuit of Mastery & the Ninja Path have guided him for the last 15 years. He says, “I am so grateful to be surrounded by so many amazing real estate professionals & leaders every day.” And he’s forever grateful to Susie Ewing & Larry Kendall for taking a chance and hiring him as a Managing Broker in 2015.

“I was hesitant at first,” Matt recalls. “I worked so hard to build my own business, but it felt like a calling and I knew it was something I needed to do.” With his military and business background, he was a perfect candidate for the job.

Following his family’s military tradition, he joined the Navy right out of high school, as he grew up knowing it was a path to creating new opportunities. Matt served four years in the Newport News Shipyard and at Norfolk Naval Station assigned to the USS Enterprise, where he was the executive assistant to the Commanding Officer (CO). “I kept my uniform clean, was good at typing, spelling, and organizing, and basically got to work in the ‘ivory tower’ of the ship,” he recalls. “I kept the CO’s schedule, wrote reports and kept the daily operations of his office running smoothly. It was a great experience that has served me well.”

Matt worked for two different CO’s during his tenure in the Navy and when it came time for him to consider reenlisting,

the CO he was assigned to gave him no choice. “He told me he wouldn’t sign my reenlistment paperwork,” Matt recalls. “He wanted me to go to college as he saw the potential that I didn’t see.” He took the Captain’s advice and enrolled in college, working full-time in a warehouse loading trucks and attending school part-time at night.

As he ground through classes year round he soon started going to school full-time and working at the warehouse part-time. In three-and-a-half years, he earned his Business Marketing degree from Colorado State University. He was off to bigger and better things, or so he thought. “My first job after college was with a PR firm, but I was laid off the day before I was supposed to start,” he remembers ruefully. “Thankfully my younger brother and a good friend helped me get a job as a Customer Service Rep with Melody Homes in Denver, where I did warranty and final walkthroughs before closings.” It was there that Matt became enamored with the new home industry. He spent the next four years working up through the ranks to eventually become the marketing director. “I learned a lot about new home building and became a real estate junkie,” he laughs. “I loved the mission, purpose, and values of the real estate industry and knew this was going to be my career.”

As his career began to unfold, Matt turned his eye to the renowned marketing and

“

Every day is dynamically different and it keeps me motivated and invigorated to serve others.





“
Food, water, and shelter
are fundamental
necessities and I get
to play a small part of
that last piece for my
Partners, their clients &
our community.”



branding firm, Milesbrand, where he spent two-and-a-half years as an account executive. “It was a fascinating, fun, and amazingly creative experience,” he says. “I worked with clients all over the country and it broadened my love for the world of real estate.” In 2007, the market began to show troubling signs and Matt wasn’t feeling stable in the new home marketing arena. “I talked to several headhunters who told me all that my resume was missing was sales experience,” he recalls. “But the market was struggling and I didn’t know how I was going to get the experience I needed.”

Luckily, two of Matt’s friends from Melody Homes had stayed in touch with him and were now at The Group, Inc. With two young boys and a daughter on the way plus a one to two-hour commute back and forth to downtown Denver every day, he knew he needed to make a change to get closer to home. “I was not at all confident in the idea of starting a new career that relied solely on commission,” he says soberly. “My wife Gina was incredibly supportive as I dove into this exciting new chapter.”

Matt admits that the next two years were a struggle, but he drew strength from the Kipling poem, remembering;

“If you can make one heap of all your winnings
And risk it on one turn of pitch-and-toss,
And lose, and start again at your beginnings
And never breathe a word about your loss...”

So he persevered. He says, “I told myself, ‘IF...I align myself with the right company, IF do what they need me to do, IF I become as coachable as I can, and IF I follow their system for success, I can’t fail.’” With mentors and guides too numerous to list, Matt dove headfirst into becoming a real estate broker. He explains, “So yes, I struggled for the first two years but my business started doubling each year after that and I fell more deeply in love with real estate brokerage & serving my clients.”

“I come from a long line of teachers on my mom’s side,” he explains. “Helping and serving others, listening to them and the cues the Universe sends out, then figuring out my part in assisting them on their path to success is what motivates me.”

Matt thrives in working with agents (whom he calls “Partners” in the employee-owned enterprise) helping them build and grow their businesses. He says, “I wear many hats these days - overseeing relocation, operations, recruiting, retention, training and education, new construction, and general market data and analysis, plus managing the daily operations of an office of more than 55 agents while serving as regional sales manager - I am so

grateful for the amazing team I get to work with every day.” Matt’s work pace is robust, but he wouldn’t have it any other way. “I love every piece of it,” he says fondly. “Every day is dynamically different and it keeps me motivated and invigorated to serve others.” As an avid reader and consumer of all things real estate, Matt is always looking for his next book, podcast, article, or data set to continue his path of learning and growing within this industry.

Matt’s great motivator is his family. He and Gina have been married for 22 years and have three children, Colton (20), a junior at CSU studying construction management, Owen (18), a

freshman at CSU studying business management, and Gabrielle (14), an avid dancer and talented skier. The family loves their time outdoors - skiing, snowboarding, biking, hiking, camping, boating, and archery.

Matt is grateful for the opportunities that real estate has afforded him, and the path he took to get here. “I feel fortunate that I get to do what I love every day,” he says quietly. “Food, water, and shelter are fundamental necessities and I get to play a small part of that last piece for my Partners, their clients & our community.”

Connect with Matt at
mthompson@thegroupinc.com,
(970) 443-9910.



Your NACO Real Producers Photographer!



A PHOTO IS A MEMORY.
CAPTURE THOSE MEMORIES.
LET ME BE A PART OF YOUR JOURNEY.



www.bsaintphotography.com
b.saintphoto@gmail.com
(970)988-8865

BUILDING CODE GURU



Make a splash with your clients this summer!

Check the permit history on their home to provide extra value as their Realtor

Contact BCG before you list another property.

Caleb Sulzen, MCP

(970) 480-0550
www.buildingcodeguru.com
caleb@buildingcodeguru.com

We Are Your Senior Home Loan Experts!

- Buy twice the home for half the cash
- Flexible payment optional loan
- Use your equity to supplement your income
- Make home improvements to "right size" your home for retirement



Cherry Creek MORTGAGE



Nancy Terry
NMLS#: 291957
574.538.8485 • nterry@ccmclending.com



Stacy Fridal
NMLS#: 289577
970.266.5613 • sfridal@ccmclending.com

Nancy and Stacy are passionate about helping Seniors understand all their mortgage options!

Cherry Creek Mortgage, LLC NMLS #3001. All Rights Reserved. Some loan products may not be available in all states. Terms, rates, and fees subject to change. Please speak with one of our loan originators for more detail.

THE SMART CHOICE FOR ALL OF YOUR CLIENTS' ELECTRICAL NEEDS



Specialized Real Estate Electrical System Inspections and Home Inspection Reviews – Electrical System Warranty Before Closing

Commercial Electric
Residential Electric
EV Charging Stations
Solar

CALL US

Dennis: (303) 818-8109
Alex: (970) 939-9313



Christine Allard and Colin Johnson

C3 REAL ESTATE SOLUTIONS

Rooted in Growth

“When I started in real estate, there were very few women in the business... let alone moms,” Christine Allard said. “I’d come to work every day, baby Colin in his car seat. I’d put him under my desk and let him sleep while I worked. He grew up in real estate. He had years of experience before he ever got licensed.”

As a 5th generation Loveland native, the granddaughter of REALTOR® Amos Allard, and daughter of former US Senator, Wayne Allard, real estate just made sense for Christine Allard. She began her real estate career in 1994 at just 23 with Colin in tow. After Colin, Christine went on to have three more boys – four total – in four years. She never stopped working. “My suburban was like a box of Cheerios,” she said with a warm laugh. “I had all the boys and all their snacks, we went to work.”

She started at Moore and Company in residential real estate before moving into managing land acquisitions for small builders in Northern Colorado. She negotiated the deals between landowners and the developers. In ten years, they built 17 subdivisions and more than 1,000 homes.

After many years working in development, Christine decided to marry her two passions – land acquisition and quarter horses. She moved back into traditional real estate, focusing on farm and ranch sales, equestrian properties, and agriculture real estate. She has been a top producer for more than 28 years and is proud to call C3 Real Estate Solutions home.

In high school, Colin Johnson joined the Army and began a long and successful career as a Sniper in the 2/504th Parachute Infantry Regiment. He competed at the International Top Sniper Competition, graduated from Ranger School as the Honor Graduate, deployed to Afghanistan, and was honorably discharged after nearly 10 years of service.

After his time in the Army, Colin began working in mapping software. “My mom became really interested in what I was doing. We realized that we both had an interest and complementary skills surrounding land and water,” Colin said. In 2021, Colin got his real estate license and officially joined his mom.

Based on their deep agricultural roots and Christine’s passion for horses, Christine and Colin have squarely positioned themselves in the farm and ranch sector of real estate. “Our family owns a ranch that we all work on together,” Colin explained. “I grew up working small cattle and equestrian operations. And my mom has had horses for years. We are tied to this industry. We get it. We know it. We speak the same language. That makes us uniquely able to help ag buyers and sellers.”

In the short years they’ve worked together, Colin and Christine’s growth has exploded. They are deeply rooted in the ag community and have strong ties across the state. “For us, it’s not about the number of transactions or the number of acres,” Christine said. “None of our clients care about that, they care about how we make them feel. They care that we care. As long as my clients know that we care and that we will do a good job, that’s all that matters.”



▶▶ cover story

By **Kate Shelton**
Photos by **Alyssa Benson**,
A.B. Consulting NoCo



“The trusted position we’re in is not lost on me. It’s an honor to help people transition properties or live their dreams.”

“The best part of my job is working with my mom,” Colin said. “It’s really fun and we’re so good together. She has a lot of experience in real estate and I have a lot of skills in technology and organization from my time in the Army. It just makes sense for us to work together.”

“Working with Colin has been the highlight of my career,” Christine echoed. “It is so amazing to have someone to bounce ideas back and forth with. We have the same values and we approach real estate the same way.”

Christine and Colin have listed some impressive properties over the years. Their success is rooted not only in their understanding of the lifestyle but also in their marketing and customer service. “We grew up in a political family. My dad held town halls where he met people and listened to their ideas and concerns. I learned how to have tough, candid conversations from him. That has served me well in real estate. Building relationships is at the core of what we do and being able to communicate well under pressure makes a big difference,” she explained.

Colin was primed for this job before he could even walk. Not only did he grow up in the business, but his Army experience also gave him the tools to be incredibly successful as well. “The Army taught me how to manage tasks, be consistent, and be precise. That is real estate – the ability to walk your clients from start to finish,” he said. “The trusted position we’re in is not lost on me. It’s an honor to help people transition properties or live their dreams.”

Colin and Christine are just getting started. They’re invested in the Northern Colorado area, and especially the agriculture community. They look forward to growing their business and maybe even adding another generation to the team in the future.

The entire family is very close. Christine and her four boys – Colin, Cody, Christian, and Colton – manage the family ranch together, alongside Christine’s parents, her sister, and her sister’s family. They all work hard, but they play hard together as well.

Colin notes that if he’s not working, he’s in the woods with his fiancée, Erica. He likes to fish, backpack, hike, and bow hunt. Christine has a small farm and many horses. She shows in the quarter horse ring and competes across the country. Her partner, Robert Smith, is a well-known custom builder in the area and they partner on fix and flips.

“I just feel really lucky,” Christine added. “I get to work with my son, and together, we help so many people. What more could a mom ask for?”

Connect with Christine and Colin at cjohnson@c3-re.com or callard@c3-re.com.



“I just feel really lucky. I get to work with my son, and together, we help so many people. What more could a mom ask for?”



SUMMER IS HERE, ARE YOU READY?

Take time off without worrying about your business when you have a Cyberbacker by your side. You don't have to worry about picking up the phone, making calls, and checking emails. Cyberbacker has got your back.

"I had just returned from a few weeks in Europe, but Diana has been incredible. She is independent and doesn't require supervision. Overall, she completes everything on schedule, and we have discovered that she has skills that are useful for the team's tasks. The only thing that would improve it is if I could relocate her to the US. She's awesome."

- Michael B



CYBERBACKER
COLORADO & WYOMING

✉ nocowyo@cyberbacker.com

☎ 720-615-7866

🌐 cyberbackercowyo.com



SCAN ME

Hire a Cyberbacker Today



WE TRANSFORM BUSINESSES

We handle the details so business owners can spend their time doing what they do best.



OUR SUITE OF MARKETING PRODUCTS

- Web Design
- Paid Social Media
- Yelp Partnership
- Live Chat
- SEM / Paid Search
- Acquisition Email Campaigns
- Search Engine Optimization
- Reputation Management
- Mobile and Display Advertising
- OTT / CTV Streaming Advertising

Reach out to the publisher of this magazine for more information.

HYPORTDIGITAL.COM

FREE CONSULTATIONS | EXCITED SHOPPERS
SAFE PROCESS | EFFECTIVE RESULTS



We get homes market-ready fast.

Elevate your client services with the industry-leading estate sale company.

Blue Moon Estate Sales of Northern Colorado and SE Wyoming
BlueMoonEstateSales.com
970-889-0663



CHICAGO TITLE

Helping Your Clients Own It!
Close with Chicago Title



4645 Ziegler Rd, Suite 220, Fort Collins, CO 80528 | (970) 666-7300

Melissa Crouch
Sales Executive

Barry O'Neill
Sales Executive

HERE'S TO A LIFETIME FULL OF

happiness and love.

Wedding season is here, and I am excited to help you navigate solutions for your homebuyers.

Contact me to discuss ways to partner up and be the local newlywed homebuying experts! I will help your clients combine their finances, build their equity, and shop for their new home, *together.*



License: CO:100507390 | NMLS: 1019501 | NMLS: 2996
3711 JFK Parkway, Ste 240 Fort Collins CO 80525



KIM MARTIN
Mortgage Consultant

Direct: (970) 283-7686 | Cell: 970-217-3721
klmartin@ulc.com | www.ulc.com/klmartin

UNIVERSAL LENDING
HOME LOANS



Call Mike at (970) 381-1176

OLD SCHOOL VALUES WITH THE LATEST AND GREATEST TECHNOLOGY



REASONS TO CALL US FOR YOUR NEXT INSPECTION

- ✓ We do it all: residential/commercial/rental, mold, sewer scope, radon, air quality, lead paint, asbestos & more
- ✓ Quick availability (almost always within 24-48 hours)
- ✓ Rigorous training FAR exceeds state and national mandates
- ✓ Painless scheduling; we streamline ALL the inspection & access logistics
- ✓ Same-day, modern, interactive "better than a report" report with pics and videos
- ✓ 15,000+ Super thorough (but not alarmist) NACHI certified inspections

360° HOME BUYER SNAPSHOT

- ✓ Drone and aerial videos
- ✓ Thermal scanning of entire interior and exterior
- ✓ Property history report
- ✓ Appliance check even if not required
- ✓ Carbon monoxide levels
- ✓ Industry-leading reports that include color-coded severity prioritization
- ✓ Recall report for appliances and systems
- ✓ **The only company with a snapshot section in every report that inventories the entire house with videos and photos that document evidence of everything in the current operating condition**
- ✓ **And of course, FREE coffee at inspection summary walkthrough :)**

AGENT GOODIE BAG

- ✓ \$10,000 Real Estate agent liability coverage on every inspection
- ✓ Social media shout outs to agents on our channels with home inspection completion
- ✓ Monthly recall report can be customized with agent contact info for retouch email marketing with your client
- ✓ White glove concierge customer service and communication and available for phone calls after the inspection



HOME INSPECTIONS START AT \$350

Inspections Over Coffee
 970-633-JAVA (5282)
 fortcollins@inspectionsovercoffee.com
 InspectionsOverCoffee.com



No more closing table blunders

Don't let closing table blunders ruin your summer vibe! Work with me and **your clients funding will be verified** from the start. Say goodbye to the stress at the closing table and hello to smooth sailing.

Join me for a **smoother, more reliable process**. Let's make this summer one to remember - for all the right reasons!



LAUREN JUHL
 SR LOAN OFFICER/OWNER
 (970) 545-0815
 ljuhl@excellfg.com
 NMLS ID 28631

© 2022 Excel Financial Group, LLC
 Regulated by the Division of Real Estate
 NMLS 389994. Equal Housing Lenders



Working side by side to protect what matters most to you and your family.



BJ Hill | Summit Insurance
 Agency President **T: 970.667.9133**
 283 E. 29th Street | Loveland, CO 80538





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

| | |
|---------------------|----------------------------|
| Sr. Loan Originator | 200 S. College Ave Ste 10, |
| 970.691.2214 | Fort Collins, CO |
| | 80524 |

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.

8000+ Transactions & \$2.3B Personally Originated Since 2001