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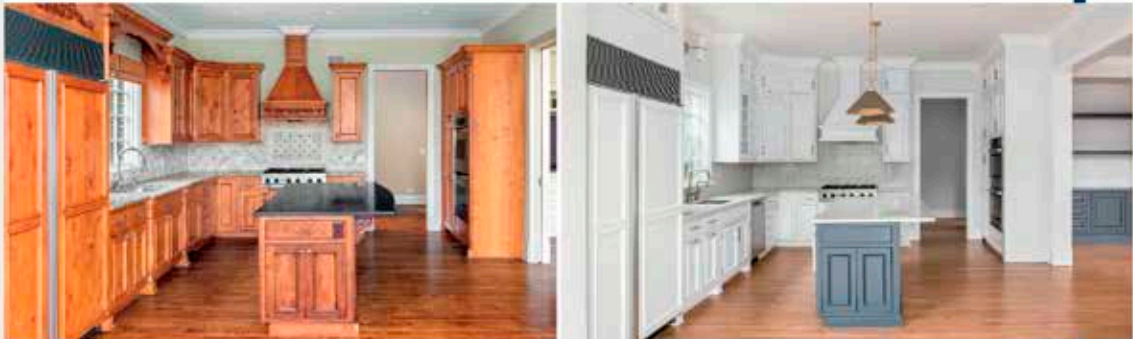



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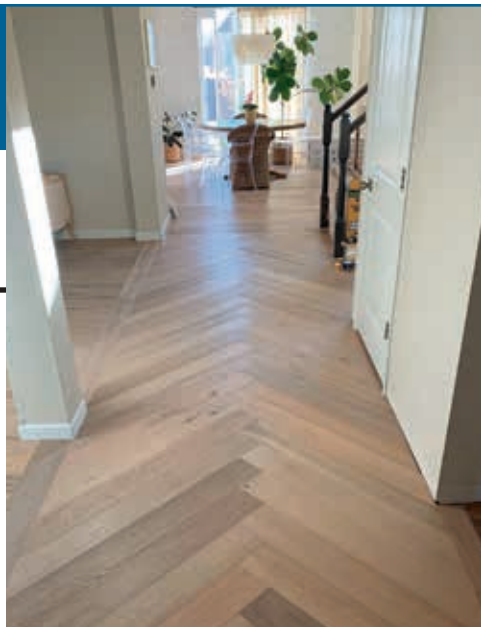
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THANK YOU

TO OUR VETERANS!

publisher's note

In this November issue, we extend our heartfelt gratitude and appreciation to the brave veterans who have transitioned into the real estate industry. Their commitment, discipline, and unwavering dedication have not only safeguarded our freedoms but are now helping shape the landscape of the real estate market. Through their unique experiences and skills acquired during their service, they bring a sense of purpose, integrity, and professionalism to their roles in this dynamic industry.

Thank you, veterans, for your service and for choosing real estate as your next mission. Your dedication continues to inspire us all.

With Gratitude,
Mary

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CYBERBACKER

A VIRTUAL ASSISTANT COMPANY DESIGNED FOR REAL ESTATE AGENTS



By Tabby Halsrud
Photos
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Jacob “Jake” and Stacey Clendenning knew the income and growth potential that came with owning a Cyberbacker franchise but what truly inspired them to invest in the business were the philanthropic opportunities the platform provides. Cyberbacker is a virtual assistant services staffing company which employs 3,700 people in the Philippines. The company creates more than careers—it offers a significant opportunity for its employees to create abundance by providing first-world income in a third-world country. Seeing how the employees are making huge changes for their families is what keeps Jacob and Stacey committed to their business and to the people in it.

Jacob was a Cyberbacker client before he was an owner. The company formed in 2018 but it wasn’t until 2021, after seeing firsthand the impact that hiring a Cyberbacker brought to his coaching business, that he and Stacey bought into the company, launching two franchises in Colorado, Wyoming, and Alaska. Together, they created 85 jobs last year alone! The Clendenning currently live in Wyoming, but have roots in Colorado. Through various career paths, they moved around Colorado, Wyoming and Alaska. Jacob has a well known Alaskan-based business partner, Barb Huntley, who is an amazing business woman and a wonderful mentor.

THE VALUE OF LEVERAGE

Jacob and Stacey both have direct experience of the real estate industry and understand agents’ needs. Through Cyberbacker, Jacob, Stacey, and their team support the real estate industry by taking non-revenue generating tasks off agents’ plates, freeing their time for income-producing tasks. Jacob and Stacey encourage agents to get honest about what they need to do themselves versus what can be handed off to someone else. “Many agents we’ve talked to believe they are the one-best person to do everything. We help them see that what is actually their highest and best use of time is focusing on their top 20% revenue producing tasks and relationship building, and to leverage everything else. Anything that does not require a license can be done remotely by our team. There’s only one thing that a license allows you to do that no one else can do—and that’s negotiate with a fiduciary responsibility on behalf of a buyer or seller. Every other task can be done by someone else.”

Stacey added, “For businesses to really thrive, you must have relationships. If you aren’t the relationship builder at your business because you’re doing other things that are pulling you away from that, maybe it’s time for you to leverage.” Jacob and Stacey suggest that the agents’ job should be getting in front of people, making connections, building relationships, having conversations, and fulfilling the client’s best experience. Stacey added, “I have watched Jake try to do all the things in his coaching business. When he invested in a Cyberbacker and delegated tasks to someone else, it gave him more time to be present with his family and other relationships. People don’t really understand what leverage is or its value until they do it.” Hiring help gives the agent more time for the important tasks, allows them to create efficiencies in the way they run their business, and enables them to focus on other additional wealth building opportunities.

HOW IT WORKS

Cyberbacker screens thousands of applicants per week and hires people with useful skills and the technology needed to do the job. The pool is narrowed down



to those who best fit the clients’ needs, and the client makes the final selection based on personality and other factors. The talent remains a Cyberbacker employee, which means Cyberbacker handles training and management of the employee so the real estate agent can focus on their sales tasks and not have to manage staff. This also provides a tax benefit to the client, because it’s a business expense, not an employment expense. Cyberbackers can work anywhere from a nominal 5 hours per week to a full time executive assistant type of role depending on clients’ needs.

LED BY VISION

The vision for their Cyberbacker franchises is to create 1000 careers in five

years. When they achieve that, the Clendenning will know that they’ve not only changed 1000 business owners’ lives, but they’ve also changed the lives of 1000 families. What sets them apart from other virtual staffing services is that Cyberbacker retains employment of the staff and provides training, coaching and growth opportunities, health benefits, retirement plans, and capital programs that help them buy homes and cars.

Jacob and Stacey are personally invested in their business and in their people. Jacob shared, “We chose this because it called to us. It was never on the business plan. When it presented itself as an opportunity, it was great to have the mindset and the

money and be able to say yes to create choice in our lives.” Stacey added, “I just love our people! Our team of Cyberbackers are so fun and we enjoy being in relationships with them.”

CASTING A NET

The vast majority of their business currently comes through referrals from existing clients who see the value of the work. Jacob and Stacey have also enjoyed connecting with potential clients through the Real Producers events. They appreciate having real conversations and building relationships with the people they meet at the events.

Challenges that Jacob and Stacey face in their business are educating agents and other prospective clients about the value of hiring help, *and* getting them comfortable with the idea of hiring someone to work remotely. They do this through conversation with potential clients, by teaching classes online, and by casting a wide net through social media and email campaigns to create brand awareness and to educate their followers. Jake likes to remind clients: “COVID proved that everything can be done remotely. During COVID, agents did buyer consults remotely and showings via video. Everyone was remote and the work still got done.”

WHAT MAKES THEM WORK

The biggest obstacle Jake and Stacey have both overcome in their careers is their mindset. Jake admitted, “My greatest obstacle was me - my mindset and my relationship with money.” He did a lot of personal education through seminars and reading to help him change his mindset. His business partner Barb’s mentorship has been instrumental in his own growth. She’s always challenging him to think bigger, and to go for great rather than settling for good. He ultimately made the decision that it’s okay to make more money and to have more money. Stacey worked through her own mindset shifts: “I’ve always been very structured and regulated. Watching Jake’s transformation helped me change my mindset to abundance and growth, too.” The shifting point was them both being open to changing and implementing what they were learning.

What makes the Clendennings work as business partners is that they share many common interests and a similar mindset, but they complement each other through different skill sets. Jake is the visionary, the driver, a “get it done” kinda guy. He is also the “celebrity” and enjoys getting up in front of



thousands of people. He admitted he is not good at taking his big visions and detailing out what needs to be done to achieve those visions. That’s where Stacey’s talents pick up. Jake shared that Stacey is really good about asking the tough questions to challenge him. Stacey added, “I’m the conservative one and my strength is playing the support role...setting up the appointments, ironing his clothes to ensure he looks good, and doing the things behind the scenes to make it a great experience for everybody.”

Jacob boiled it down to this: “There’s no rocket science or degrees behind this. At the end of the day, we’re just people. We’ve been married 28 years and have been business partners for at least half that. We have two grown daughters. We live in Wyoming because it supports our lifestyle. We love being outdoors - hiking, hunting, gardening, fishing, camping, and four-wheeling. We’re just people and so are the people that we hire. Everyone has a skill set that we can leverage and use to move ourselves forward.”



“
For businesses to really thrive, you must have relationships. If you aren’t the relationship builder at your business because you’re doing other things that are pulling you away from that, maybe it’s time for you to leverage.
”

Shelley

BALL-PADDOCK

SEARS REAL ESTATE



▶▶ REALTOR® spotlight

By Kate Shelton
Photos by Alyssa Benson,
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DO IT NOW

“When I was first getting started, there was a successful REALTOR® named Jackie Calhoon. I asked her how she stayed so busy. She told me that if I take care of the people right in front of me, I’ll never want for business. She was right,” said Shelley Ball-Paddock, a Sears Real Estate agent.

Thirty-nine years in, Shelley is now the experienced REALTOR®

that new agents look to. Through housing booms and busts, Shelley has maintained her business by following Jackie’s advice – Shelley takes care of those around her. And it’s paid off.

Shelley has become life-long friends with more clients than she can count. Shelley doesn’t buy leads or put her money into expensive advertising, she simply takes care of those around her. And that has taken care of her. “My motto is – do it now. When I think of something, I do it,” she said. “When someone – a friend, client, or relative – pops into my head, I call them or send a little text. If I can’t get

“Buyers and sellers haven’t changed. They still need REALTORS® to help them through all the steps. They need someone to guide them through the process and listen as things get stressful.”

to them right away, I make myself a note and do it as soon as I can. Checking in and staying in touch with people has made all the difference.”

Shelley is a Northern Colorado native – she was born in Fort Collins and grew up in Greeley. She went to UNC and earned a journalism degree with a focus in radio and television broadcasting. During her senior year of college, she worked for Bill Naibauer of Weber Realty as his real estate assistant.

“I worked for three hours a day and got a taste of the business. I loved it,” she said. “Bill sold me on being self-employed and after college, I decided to take his advice. I’m still here 39 years later.”

Over the years, Shelley has remained steady through every peak and valley in the market. She’s seen tremendous growth in Greeley, as well as massive changes in real estate. “When I started, there was no internet. The contracts were two pages, front and back,” she said. “We all had to get together to see the new listings come out every week and for the most part, agents stuck to their own markets because there was no way to see what was for sale everywhere else. Now, things are so different – we get buyers and agents from all over and things move so much quicker.”



The thing that hasn't changed in all those years is Shelley's commitment to her clients. "Buyers and sellers haven't changed," she said. "They still need REALTORS® to help them through all the steps. They need someone to guide them through the process and listen as things get stressful."

Shelley has honed her craft to be the guide that her clients need. "We sometimes forget that buying and selling real estate is one of the most stressful things people go through. If I can ease the process at all, I will. Sometimes it's just a simple call or text to provide an update or help them through hard conversations. They remember that you took the time to be there for them," she said.

It's not just her clients that Shelley takes care of. She's delivered food to shut-in seniors through the Meals on Wheels program. "I deliver food every

Monday at lunch. I've done it for twenty years. It's often a highlight of my week – the people I have met are just so thankful and grateful," she said.

When Shelley is not working, she enjoys spending time with her family. Shelley's son, daughter-in-law, and granddaughter live in Severance; Shelley spends as much time with them as she can. Shelley's daughter and son-in-law live in New York, and Shelley enjoys traveling back east to see them. Shelley's husband, Rex, has always been her biggest supporter, and together, they love to be outside, attend car shows, and eat good food. They have a Goldendoodle named Sofi that keeps them entertained.

Shelley also recently went back to her radio roots and started a new radio show called Retro Rochelle. She plays countdowns of '70s music on Saturday mornings. She is thoroughly enjoying

“*My motto is – do it now. When I think of something, I do it.*”

being back on air and can't wait to do more of it in the future.

Shelley's advice is to take care of those around you and the rest will come. "If something pops in my head, I take it as a message from God," she said. "I act on it. You never know who needs to hear from you or who needs your help. If they're in my head, I figure I better do something about it."

Connect with Shelley at Shelleyb@searsrealestate.com and listen to her show on 93.5 FM Pirate Radio.



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BARBARA GIESEY

C O L D W E L L B A N K E R R E A L T Y

Barbara Giesey, a seasoned real estate broker with a career spanning over 37 years, has been a guiding force in the Northern Colorado market for decades. While she has established herself as a respected figure in the industry, her journey to this point is one filled with dedication, adaptability, and a deep commitment to her clients.

Born and raised in Cedar Falls, Iowa, Barbara's life took her on an unexpected journey across the United States thanks to her husband's career with a major building material company. Barbara and Bryce, high school sweethearts, moved over 20 times before eventually returning to Northern Colorado, and specifically Loveland, in 1991. Their decision to settle here was not solely based on professional opportunities, but also a strong desire to support family living in the area.

Before obtaining her real estate license, Barbara worked as an executive secretary. Her first experience related to real estate was while working in the corporate office for VanSchaack and Company in downtown Denver. This marked her



initial exposure to the world of real estate, as VanSchaack and Company was one of Colorado's premier real estate firms during the 1970s.

In 1985, shortly after moving to Huntsville, Alabama, Barbara seized the opportunity to explore her interest in real estate. It was here that Barbara had the good fortune of meeting a builder whom she endearingly called "Uncle Bill." He told her, "I am going to teach you how to build homes." He took her under his wing and taught her the building process. Barbara

flourished under Uncle Bill's tutelage, working on his framing crew, and there she gained a deep understanding of the business from its very foundation. She simultaneously pursued her real estate license, setting the stage for a fulfilling career. In 1988, Bryce formed Pinnacle Building, Inc., and Barbara and Bryce began building residential homes together. From designing to building and decorating, they made a great team.

Her early career included a pivotal mentorship under Mary Propst, a well-known and respected Real Estate Broker and the Owner of Century 21 Accent Realty, Inc. Mary was known for her unwavering commitment



“
I believe that hard work has been the cornerstone of my journey. I am proud of my Midwestern values that have followed me through life. When I say I am going to do something... I do it!
”

to excellence and education. Barbara credits Mary for instilling in her the importance of writing contracts clearly with meticulous attention to detail. Barbara says, "I credit her to this day for my professional approach to real estate and contracts."

Over the course of her real estate career, Barbara has worn many hats, including that of a relocation director, adding diverse experiences to her portfolio. Additionally, she holds the coveted CRS (Certified Residential Specialist) designation which is reserved for only 2% of Realtors nationwide. Her deep understanding of the industry and dedication to her clients have earned her the trust of many. Barbara's clientele spans the spectrum, from first-time homebuyers whom she is eager to educate about the home-buying process to seniors looking to transition to their next phase of life.

Barbara finds satisfaction in mentoring agents and believes that choosing the right managing broker for support and training is important. Her suggestions to licensees: Nurture your sphere of influence, get involved in your community, hold open houses, and use social media. Building your business requires dedication to learning. Eliminate distractions, find your style, and exceed your clients' expectations.

Barbara's commitment extends beyond her professional life. She has been an active participant in various community organizations, such as the past president of Habitat for Humanity and for the

past 19 years Philomathean "Philo" Club, where she continues to give back to her community.

When she is not working, Barbara enjoys walking, reading, baking, and motorcycle riding with her husband. Walking on the beach and picking up shells at their family home on Fort Myers Beach is her favorite place to escape. Her love for the arts and music, nurtured in a musically inclined family, is a testament to her well-rounded interests. Barbara's true joy, however, lies in spending time with her family: daughter, Sunny; son-in-law, Michael; and three grandchildren: Emma, Avery, and Bode, who live in the area.

If there's one thing Barbara would like to convey about herself, it would be this: "I believe that hard work has been the cornerstone of my journey. I am proud of my Midwestern values that have followed me through life. When I say I am going to do something...I do it! This is reflected in the way I conduct my business and interact with my clients, building lasting relationships."

Barbara is passionate about what she does. "I am proud of my work ethic, integrity, and the knowledge I bring to each transaction," she says. "It is an honor to work with my clients. The nicest compliment someone can give me is when they reach back out to have me help a friend or family member. It's been a rewarding career helping families fulfill their dream of homeownership."

**Connect with Barbara at
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“
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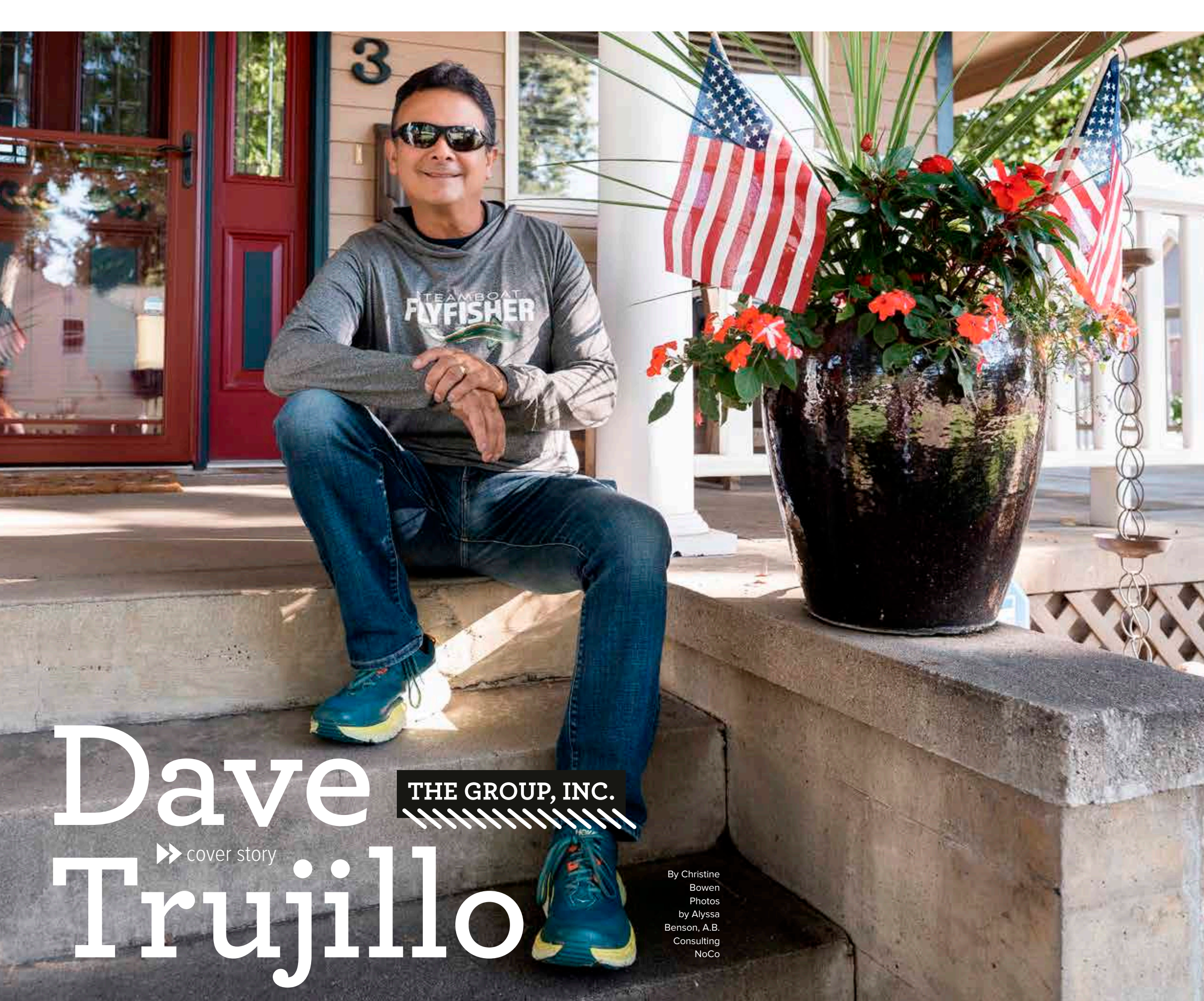
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Dave Trujillo

cover story

THE GROUP, INC.

By Christine Bowen
Photos by Alyssa Benson, A.B.
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A HEART OF SERVICE

Dave Trujillo, a seasoned REALTOR® at The Group with 26 years of experience, was born and raised in Cheyenne, Wyoming. He and his wife, Janet, who have been married for 38 years, eventually found their way to Northern Colorado. Together, they have built a life filled with family, adventure, and unwavering friendships.

Before entering the world of real estate, Dave had an impressive career in the military. During the Gulf War (Desert Storm), he served as a 24T, specializing as a Patriot Missile System Operator/Technician. Dave says, "Our unit achieved a remarkable milestone, being credited as the first to successfully intercept an enemy missile (Scud) with a missile during wartime!" Dave's dedication and commitment were further exemplified when he was chosen by his company captain to meet with General Norman Schwarzkopf in the heart of the desert at a secret location, commemorated by a cherished photo of the encounter.

Following his military service, Dave transitioned to a role with the Fort Collins-Loveland Water District, dedicating seven years to this vital community service before getting into real estate, obtaining his license in 1998.

Dave got into the real estate industry driven by his lifelong desire to have his own business. Even though it involves serving clients and not always having complete control over one's schedule, he believed he had the potential for success in this field. With a strong work ethic cultivated during his military service, Dave was well-prepared for the rigors of real estate. His commitment to early mornings, punctuality, and respect for both superiors

Dave with General Schwarzkopf during the Desert Storm War



and subordinates from his military days became invaluable assets in his real estate career.

Dave's versatility as a realtor is evident in his diverse clientele. He serves a wide range of clients, from first-time homebuyers to individuals looking to buy or sell large ranches and farms. When it comes to working in the unique world of farms and ranches, Dave navigates intricacies like survey issues, crop ownership, water rights, mineral rights, and access concerns with expertise. "This specialized niche accounts for a large part of my business", states Dave.

Dave's success in real estate is not solely the result of his own efforts. He is quick to acknowledge the mentors who have played pivotal roles in his journey. Notable figures like Larry Kendall, founder of The Group, and Gus Williams, his first employer in real estate, have both influenced his path. He also

speaks fondly of his friendship with Dwight Sailer, the founder of HighCraft Builders, John Simmons, Ryan Spencer, and Rick Brent who have been pillars of support. Dave says with affection, "And last but not least, my amazing wife who encouraged me and supported me when I had no clue what I was getting my family into when I decided to do this without a steady income."

When asked about his advice for up-and-coming realtors in today's competitive market, Dave's message is simple: Show up. He emphasizes the importance of daily dedication and taking care of customers. In a profession where reputation and relationships matter, consistent effort and solid commitment are key.

One of Dave's proudest moments in his career involved helping an out-of-state buyer find their dream property. Initially uncertain, the client



eventually trusted Dave to the extent that he toured the state of Colorado on three separate occasions over several days with him, ultimately purchasing a multi-million-dollar ranch. This success story is a testament to Dave's dedication and ability to connect with his clients on a personal level. Dave says, "It was one of the greatest experiences in my life. I got to see the most incredible ranches in Colorado. We trusted each other and it worked."

Beyond his professional life, Dave and his wife are deeply engaged in their community. While Dave himself is not actively involved in any community organizations, he and his wife have made a significant impact through their philanthropic endeavors. Their giving spirit extends to various charitable causes and individuals in need. Their generosity often goes unnoticed, as they prefer to help without seeking recognition or the limelight.

When Dave is not working, he cherishes quality time with his family, especially his three grandkids, Kanon (7), Addison (6), and Daxon (4). Their shared activities include biking, exploring nature, and fostering a love for fishing. Their son, Shane, lives in Denver, and their daughter, Devin, and husband Mike, live a short distance away making time with the grandkids easy. Dave's passion for fishing is undeniable, and he revels in the opportunity to

unwind and clear his mind whether it's deep-sea fishing, fly fishing or hillbilly fishing!

Travel has become an increasingly significant part of Dave and Janet's life since her retirement from the school district in 2020. Dave says, "In November 2022, we took a 2 1/2-week trip to Egypt and hope to enjoy similar journeys like this in the future." Dave and Janet also love adventures across the United States and are even considering purchasing another home in a place where they'd like to spend more time. Their primary getaway is their second home in Saratoga, Wyoming, a place filled with cherished memories and fishing opportunities.

In a world where self-promotion often takes center stage, Dave and his wife's private lifestyle of cherishing their tight-knit family is one that he describes as "the simple joys of life". He goes on to say, "People familiar with me are aware of my aversion to the spotlight. Convincing me to participate in this article required considerable effort, given my preference for privacy. I'm not the person who shares every detail of my life on Facebook." While Dave may be a private person, his dedication to helping others and making a positive impact on the world around him speaks volumes about the kind of REALTOR® and person he is.

***IN A WORLD WHERE SELF-PROMOTION OFTEN
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We are excited to spotlight, Brenda Adame, who joined First American four years ago and was recently promoted to Escrow Officer in the Greeley office. Brenda was born in Rio Grande, Zacatecas, Mexico but has been a native Coloradan since the first grade. Brenda is bilingual and heavily involved in the Hispanic community in and outside of work. She acts as the membership director of NAHREP and is a member of a local non-profit, Las Chicas Emprendedoras Optimistas Sin Miedo. When Brenda is not working, she loves to spend time with her friends and family, go on hikes, and try new restaurants and breweries. Brenda is an amazing asset to First American and we're ecstatic to have her as part of our family.

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Mortgage rates seem to rise on bad news, and fall after Fed rate hikes. Homebuyer demand surges and wanes for no apparent reason, and many of us are left scratching our heads, as none of it seems to make any traditional or practical sense. It's an unprecedented era of real estate – the likes of which no "expert" or "forecaster" has ever seen.

Despite these challenges, the most effective strategies would seem to be the most fundamental:

- Work with what you have, without trying to predict the future. If today's mortgage rate is 7%, find a solution for that buyer that fits the now. Over-selling the ability to refinance, or waiting for the rates to come down, is a losing bet more often than not.



Justin Crowley

Sr. Loan Originator 200 S. College Ave Ste 10,
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- Spend time exploring all options, strategies, and tools to find a comfortable solution for everyone. Sometimes all it takes is a question or suggestion to open up a plethora of additional solutions (gift funds, debt consolidation, alternative financing solutions, etc).
- Do your best work. This is the time to over-communicate, over-collaborate, and outperform.

In the coming months, we'll collectively continue to cross our fingers for some clarity as to where the real estate market goes from here. Whether it's lower rates, more inventory, or a flattening in home prices, it would seem that something has to give. In the meantime, the best we can do is to prepare for any outcome and play the cards the market has dealt us – even if we don't yet know which game we're playing.

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