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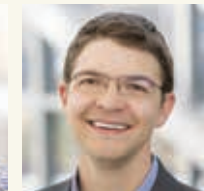
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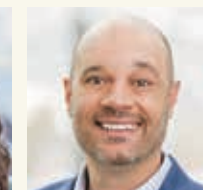
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Owner/Publisher  
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**Madison Coble**  
Editor In Chief



**Jacki Donaldson**  
Ad Strategist



**Candace Braden**  
Client Concierge,  
Event Coordinator



**Alyssa Benson**  
Photographer,  
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**Kate Shelton**  
Writer



**Victoria Eiselstein**  
Writer

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

**Doug Braden**  
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By **Kate Shelton**  
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# VELOCITY

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Josh Lyon was born and raised right here in Colorado. After graduating from Colorado State University in 2010, he began his career in the banking industry. “I learned a lot,” he said. “I worked in a few locations and in a couple of different roles. All of that taught me exactly what I needed to know about money and how it works.”

After several years in banking, Josh had the opportunity to join the mortgage business. “I started at the very bottom – processing, paperwork, you name it,” he said. “However, it gave me a great foundation in this industry.” Josh worked his way to becoming a loan officer and then a team captain. Not long after, he started his own team.

Josh quickly fell in love with the work. He found that his banking background, coupled with a local’s knowledge of the area made him a perfect candidate for the job. “I just love it,” he said. “Of course, this job is stressful because we’re handling the biggest purchase people make in their lives, but there’s nothing like that feeling when we get to the end. We get to help people achieve the

American dream. Seeing their faces when they buy their home makes it all worth it.”

In 2021, Josh decided to strike out on his own and open Velocity Lending in Windsor. “We’re mortgage brokers which means we can help anyone and everyone,” he said. “I love that we’re not constrained and we can put the clients and their agents first.”

Velocity Lending has exploded in the short time since it opened. They now help over 150 families a year buy their dream homes and investment properties. The team has made a reputation for themselves as being efficient, easy to work with, and able to get the job done, even under pressure.

The Velocity Lending team has built its business by forging foundational relationships. “We’ve shown again and again that we have great customer service and great communication, people notice that,” Josh said. “We have built strong relationships and our clients know they can trust us to get it done under the gun.”



UNDER THE  
GUN, WE'LL  
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**DONE.**



Photo by Branding By Bre

“The best part is the majority of my true friends are people I have met in this industry; we’ve built great friendships and I know I’m lucky to say that,” he added.

Josh is joined by his long-time team captain, Dakota Burke. They’ve worked together for nearly a decade and have formed a symbiotic relationship. “We have a great company culture,” Josh said. “We’re a good fit. I tell people that we’re kind of like yin and yang. I am a type-A person and he’s very calm. He keeps me grounded and steady. We have a good back-and-forth.”

Velocity Lending is based right in Northern Colorado and has a strong presence in the community. They support local schools and attend many REALTOR® events. Josh also hosts a show entitled The Josh Lyon Team Podcast where he educates agents and homebuyers about market trends and investment.

“The thing that sets us apart as a broker is that we really can help anyone,” Josh said. “No matter the scenario – low credit, great credit, first home, or tenth investment property – we have the capacity to get people in homes. We purposely don’t have a niche or specialty because we want to be able to help everyone.”

Josh is also passionate about helping people build wealth through real estate; a fair amount of their business comes from investment properties. “I always tell people, it’s not just a home. It could be your retirement. It could be your kids’ retirement. Real estate provides the opportunity to create a dream life and that’s what I work to educate people about.”

In the future, Josh doesn’t see himself doing anything else. “I would love to add another location or two but I never want this business to get too big. I like that we’re still small and can control every interaction we have. I never want that to change.”



“

It’s your paycheck, your livelihood. We thank those who have trusted us in the past and will trust us again in the future. When you’re working hard to finish a deal, we’ll be right there beside you. Under the gun, we’ll always get it done.”

When Josh isn’t working, he loves spending time with his daughter, Malea (11). She’s an active softball player and he makes every effort to attend all her games. Josh also loves to golf, travel, and work out at the gym. Josh recently adopted the ice bath method of recovery; he loves the challenge and the way it refreshes his mind and body. His favorite restaurant in all of Northern Colorado is Nori Maki, although he won’t admit how often he eats there. Josh is also an avid reader and meditates often. His favorite sports teams are the Broncos, Buffs, and Nuggets. Somewhere along the way, this Colorado native also became a dedicated fan of the Red Sox.

“We know how important each transaction is to our REALTOR® partners,” Josh said. “It’s your paycheck, your livelihood. We thank those who have trusted us in the past and will trust us again in the future. When you’re working hard to finish a deal, we’ll be right there beside you. Under the gun, we’ll always get it done.”

Learn more about Josh and his team at [www.nocolending.com](http://www.nocolending.com).



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# Morgan

▶▶ rising star

## Merriman

By **Tori Eiselstein**  
Photos by **Mandy Garcia**,  
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## RE / MAX ALLIANCE

From the service industry to real estate, Morgan took a leap of faith during the pandemic, cultivating a thriving career that he loves. His background has aided in creating a relationship-based business where he is enabled to be present for his family. “True success is having the means and flexibility to do what you want,” he states. “You work hard, but there’s still true enjoyment in what you do.”

After graduating with a Degree in Architecture in 2009, Morgan entered the workforce during the height of the Recession, a difficult time to begin a career as a new Architect. After extensively researching his options, he decided to move to Austin. However, he hadn’t realized previously that Austin has a prestigious architecture school and, coming from a smaller school in San Diego, his opportunities to scale in the architectural world in this city were severely limited.

Needing to pivot, Morgan returned to hospitality—which he had done during college—working at the Omni Hotel during the day and as a Server during the night. Eventually, he began to lose interest in architecture as a career choice, especially since he was making more money working fewer hours. After

10 years, he had worked in every facet of the business, from serving and bartending to event coordinating and managing. Despite his success in this field, real estate still fascinated him.

While still in Texas at this point, Morgan took an online real estate course in 2013, but it wasn’t until 2021 that he officially pursued real estate. “I had been in the service industry for way too long,” he explains of what urged him to make the switch. During the pandemic, his wife, Irene, encouraged him to go ahead and get his license. The family transferred back to his hometown of Fort Collins where Morgan began taking his real estate course, passing the test on the first attempt. Now a Top Producer who has passed the 2 year mark in his career, Morgan incorporates his customer service with the industry and “makes it a point to not be transactional”.



Morgan has a drive to help his clients achieve their goals, which is evident in the way he operates, making it a priority to be accommodating for each individual, further deepening the relationship. He recalls a couple that was moving from California to Colorado. The wife was in a wheelchair and they were in the process of adopting their second child. With a tight budget, the competitive market at that time and the need for a wheelchair-accessible home, Morgan took up the challenge to help this

family find their dream home. Being a “sight-unseen” transaction, Morgan took additional time and care to meet with them remotely, measure every section of the house to ensure that the home was ideal and used detailed video showings during the house hunting process. Despite the obstacles, Morgan found them a beautiful home in a great location that fit all of their needs. The couple was thrilled to move into their new home and Morgan was ecstatic to play a part in the family’s story.

With a family of his own, Morgan and Irene have been married for 5 years, having met in Austin. They stay active, introducing their children Jaxon, 5 ½, and Santana, 4, to new things, such as karate, gymnastics, dance, golf and soccer. The family also enjoys being outdoors and taking fun trips to the museum. “I do everything for them when I’m working,” Morgan says, “and when I’m not working, I do things with them.”



“ True success is having the means and flexibility to do what you want. ”



Recently, Morgan celebrated 3 years of sobriety, which has made a lasting positive impact in his life. While he initially decided to quit in 2018, this proved to be extremely difficult due to the culture of the service industry. However, after the realization that he had missed monumental moments in his children’s early years, he officially quit drinking alcohol in July of 2020, and now he uses his story to empower others. “It’s the best thing I’ve ever done for myself, my health and my family,” he adds about how this decision has provided him with a very successful life, professionally and personally.

In addition to spending time with his family, Morgan has a love for golfing and is a genuine “foodie” who loves to cook when he is allowed the chance; a passion that developed through years of working with award-winning restaurants and chefs.

Possessing strong communication and detail-oriented skills, Morgan earned the award “Best New REALTOR®” and was nominated for Fort Collins “Rookie of the Year”. Though he has a strong work ethic, he refuses to let work overtake his entire life. “I told myself that I will not get to a place where I’m working so much that I’m isolating my family,” he states about how intentional he is about maintaining a healthy work-life balance. “My family is my why.”

Connect with Morgan at (970) 692-6353 or [morganmerriman@remax.net](mailto:morganmerriman@remax.net).

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# BOB SKILLMAN

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## ▶ REALTOR® spotlight

By **Kate Shelton**

Photos by **Alyssa Benson**, A.B. Consulting NoCo

### SHOW UP

“My whole life, I’ve done my best to show up for my community and my clients. I show up and I work hard. I do what I can for others, and you know what? This community has shown up for me, too,” said Bob Skillman, a top REALTOR® at The Group Real Estate, Inc.

As the son of entrepreneurs, Bob learned the value of good business from a young age. “In 1968, my parents founded Skillman Photography right in Fort Collins. I watched them build their business; I learned how to answer the phone and how to work with clients when I was just a kid. That laid the footwork for me, they taught me basic business skills and how to be successful,” Bob said.

Bob’s parents have run their photography company for more than 55 years. To this day, they still work hard every day at 87 years old. “I gotta outwork them,” Bob said with a laugh. “Hard work is in our bones. They are the ones that taught me the ethics to show up and work hard. That’s what we do.”

After Fort Collins High School, Bob went to UNC and then taught industrial arts and sixth grade for seven years at Walt Clark Middle School. He then got hired by the Loveland Fire Rescue and spent the next twenty years working for the fire service. He ended his career as the Health, Safety & Security Manager and Fire Chief for the Platte River Power Authority. “I did fire inspection and plan review through the growth of the 1990s and 2000s. I was able to meet and get to know many of the developers and builders and this is where my interest in real estate and home construction grew during that time,” he said.

“At some point, I realized that working in the fire service is a young man’s job,” Bob said. “I was at a point where it was tough to do it anymore so I began to look for my next thing.” Bob met with a family friend, Ceri Anderson, then a managing broker at The Group. She encouraged him to join the business and so he did.

In 2009, Bob earned his license and hit the ground running. “That was right after the downturn, it wasn’t probably the best time to get into real estate but you do what it takes. – I learned the basics of real estate and worked as many deals as I could. I did a ton of short sales and foreclosures and gained satisfaction from helping get people out of bad situations. I learned a lot about real estate in the process and earned LBAR’s Rookie of the Year in 2010,” he said.

Bob has continued to rely on his past experience including firefighting training in real estate. “You can take a person out of the fire service, but you’ll never take that knowledge away. I feel I have the background and knowledge to help buyers and sellers understand various aspects of a transaction to city and county processes.”

In all his roles, Bob has always been committed to serving his community. “I enjoy helping people, it’s as simple as that,” he said. “Getting people where they need to be, on time is very rewarding. There is no better way to build wealth than through real estate. It’s not lost on me that I get to help shape people’s future.”

Bob now focuses on residential real estate, often on the listing side of things. He manages between 20-25 transactions a year and feels good about the fact that most of his business comes to him on a referral basis.

Bob serves more than just his clients. Since he joined the real estate field, Bob has been very heavily engaged in the Loveland/Berthoud Association of REALTORS®. He has served on the Board of Directors since 2011 and as the Chair in 2015. He served as the Colorado Association of REALTORS® North East District Chair in 2021. He’s also served on the Loveland Chamber of Commerce Board of Directors since 2017 and recently ended his run as the Chair in 2022.

“For me, giving back is the most important. It helps me learn and grow, but it also helps us all do better. I believe in this place and what we’re doing. I feel lucky that I get to be a part of it,” he said.



When Bob isn't working, he volunteers his time as the President of the Loveland Fire Exhibit, Inc. This nonprofit is committed to the preservation of the history of the Loveland Fire Department. They open an exhibit at the Loveland Museum Beet Education Center twice a month with antique fire engines and other apparatus. "I love that we get to keep the history moving forward," he said. "People love it and so do we."

Bob notes that his wife, Karen, is his biggest supporter. "I would not be here without her," he said. "She's been my champion all along and she's always been there for me." The pair make a great team and enjoy spending time together. They like to be together and spend time with their kids and grandkids.

"I'm just going to stay the course," he added. "I'll keep showing up and keep doing what I've always done. I'll serve people and help as many as I can."

Connect with Bob at [bobskillman.com](http://bobskillman.com).



"You can take a person out of the fire service, but you'll never take that knowledge away. I feel I have the background and knowledge to help buyers and sellers understand various aspects of a transaction to city and county processes."

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► cover story

By **Tori Eiselstein**  
Photos by **Alyssa Benson**,  
A.B. Consulting NoCo



# THE MULLENBERG TEAM

eXp REALTY

Chris Mullenberg is dedicated to expanding the family-like culture he and his team have cultivated throughout Northern Colorado. As a Team Leader with the award-winning company eXp Realty, a cutting-edge brokerage that is taking the industry by storm, real estate has always been a part of his life in some capacity. Now, he is using his passion for the industry to help others achieve success.

With his father being both a homebuilder and REALTOR® in the Midwest, Chris naturally was fascinated with the industry early in life. He recalls reading several real estate books while in high school and even earned his license at the age of 19. After graduating from the University of Iowa with a Business Degree, he went in another direction for a time and worked in Outdoor Programs, where he led wilderness adventure trips, which coincided with his love for backpacking and rock climbing. Though he enjoyed his adventure-filled job, real estate still called his name and he began to seriously pursue a career path as a REALTOR® in 2013.

Over ten years later, Chris is now leading his team with eXp Realty at the Fort Collins branch office, which he opened last year after switching brokerages. With a heavy emphasis on education and coaching, Chris ensures that his team is properly set up for success in the field, providing training, marketing, and administrative support for his agents. Although eXp isn't as well-known in this region yet, Chris and his team are laying down the groundwork and developing an eXp NoCo culture that Chris knows is crucial for agents to grow their businesses.

The Mullenberg Team consists of Chris' wife Ashely, Liz Kane and Vinny Lelm, all of whom are



Liz Kane



Chris Mullenberg

“ I just want people to remember that I always had a flame and passion about life and that I was willing to share that positive energy to help others. ”

Broker Associates, along with Operations Manager Chris Parsons, and a Virtual Assistant, Transaction Coordinator and Handyman team on staff. “Our team approach is very powerful for clients because it’s all ten of us working for them,” Chris states about the advantage that their clientele have working with them since it’s an entire team working on their behalf, rather than only one person.

Currently, Chris is leading and training 15 agents at eXp NoCo with plans to increase their branch office to 100+ agents in the near future. Though dedicated, hard work is an important part in reaching goals, Chris strongly believes in maintaining a healthy balance in life. His goal is to help agents



Vinny Leim



Ashley Mullenberg

scale in their careers without “sacrificing sanity” or burning out, which is a common occurrence in the industry. Thankfully, their brokerage helps implement that balance. “It’s the most cutting edge model in the industry right now,” Chris remarks on how eXp has been groundbreaking in his personal experience, making it possible for him to have 5 streams of income—including owning stock in eXp, selling homes, earning eXp revenue share, the eXp Mentor Program and also access to eXp health insurance—while not missing out on life.

Although both Chris and Ashley are agents, they play

different roles within the team, using their strengths and skills to their advantage. He leads and coaches the team and converts new business while Ashley focuses on customer care and showing homes to clients. Much like Chris, Ashley grew up around real estate; her mom being an agent as well.

The couple met at the University of Iowa and have been together ever since, sharing the same love for adventure. As “travel junkies”, Chris and Ashley often travel internationally and even lead trips abroad for family and friends. While at home, they love to hike, paddle board, catch live music, and play with their two pups. In his spare time, Chris also practices speaking Spanish and Italian.

“We like the small family business feel,” Chris states about how they’ve generated such a positive working environment where even the clients become family to them. “We’ve learned through the growing pains of team building and know that there’s no better way to do business than as a team of like-minded people” he adds about how their methods have resulted in a sustainable team who genuinely enjoys what they do.

Leading monthly agent masterminds as well, Chris likes to “create a fun and open environment for coaching”. With the intention to help agents have better quality of life, he understands that each person enters entrepreneurship with a particular vision of freedom, yet often they get caught in the “hamster wheel” of just always having to sell the next home. His goal is to utilize the eXp model and his personal experience to positively impact these agents’ lives. “My door is always open to anybody that needs help,” he says. “I’m here if anybody wants to grab coffee or talk shop; I love this business!”

With a people-centered approach to what could easily become a very transactional business, Chris is consistently evolving his team in NoCo, all while making the process a gratifying one. “Keeping your flame



Chris Parsons

and excitement alive in life and business is very important,” he comments. When asked about his hope for his legacy, Chris states, “I just want people to remember that I always had a flame and passion about life and that I was willing to share that positive energy to help others.”

**You can connect with Chris at [chris@mullenbergteam.com](mailto:chris@mullenbergteam.com) or (970) 413-1589.**

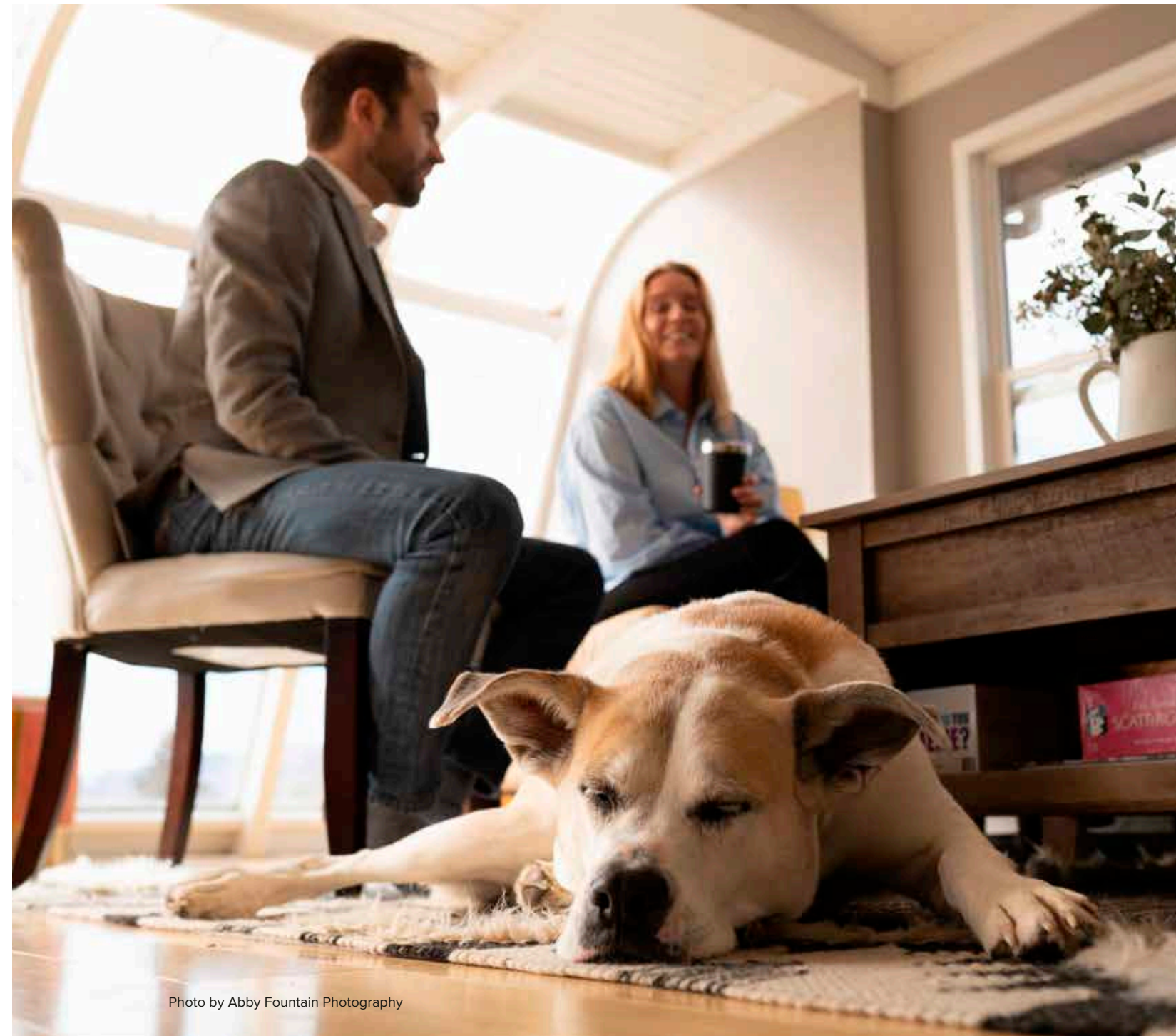


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“ We’ve learned through the growing pains of team building and know that there’s no better way to do business than as a team of like-minded people. ”



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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.



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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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