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Natalie

Fallback

mountain-loving mortgage broker climbs to new heights

▶ partner spotlight

By Beth McCabe
Photos by Kate Rodriguez

Fallback Mortgage Brokers empowered by NEXA Mortgage

“Sometimes I feel I have lived multiple lives in forty-three years on this planet,” jokes Natalie Fallback, owner of Fallback Mortgage Brokers empowered by NEXA Mortgage. She lives in the mountains with her family, dogs, chicken, and guinea pig named Bruce.

Growing up, Natalie wanted to work with at-risk youth in the mountains. After college, her dream became a reality. As a

backpacking outdoor instructor, she took kids out in the mountains for sixty days.

“I taught them how to survive and build confidence. Most of the kids were court-ordered to be there and I am pretty sure they hated every second of it, but we always became friends after the initial ‘I hate you phase’ ended,” jokes Natalie. It was also an eye-opening experience. “I

think I may have learned more from those kids than I ever taught them,” she candidly comments.

In time, the lifestyle became draining. Listening to kids with their sad stories was discouraging. Natalie also had another concern. “I wanted a dog. I had never owned a dog before; my parents always said that we moved too much to get one.”

Longing for a furry friend, Natalie quit her job and adopted a dog. She got a job at the local country club instead. “After about a year, a hotshot REALTOR® who came in often noticed me with the clients and said, ‘You would make an awesome REALTOR®.’”

Taking his advice to heart, Natalie got her license and worked as his assistant. Although they sold a ton of vacant land and Natalie earned the Rookie of the Year award, the work dried up. “I had to sell existing homes,” recalls Natalie. “I realized I was a horrible REALTOR®.”



“

I can shop at over two hundred banks and have over three thousand programs with one credit pull.

”



“

We have a super successful closing rate and have been known to save many deals. It's great to be good at what you do, but it's also good to be known as someone who cares.

”



“The biggest thing I hated about being a REALTOR® was having to clean the dog fur out of my car so I could drive someone around for days,” she admits. Interestingly, Natalie loved her lender and found a new path in life, swapping teams and working for Wells Fargo.

After the 2008 housing market crash, Natalie left the mortgage industry. That's when she ended up at the bar where she met her husband and they moved to New Mexico. After a brief stint in bartending and auto and truck repair, Natalie got pregnant. “I worked there until I was almost nine months and honestly could not climb into a big rig easily anymore.” Turning to mortgages, she gained traction in the industry.

“My third year, I was making six figures and never looked back.” That was eight years ago. Now

Natalie is making her mark in mortgages. As owner of Fallbach Mortgage Brokers, she is a one-stop shop for her buyers. The options are endless.

“I can shop at over two hundred banks and have over three thousand programs with one credit pull,” she explains. Shopping for the best programs and prices simply makes sense. Her innovative process eliminated the need for her clients to call several mortgage companies to find competitive rates.

Natalie plans on staying small. “I have never wanted to have my face plastered on a bus or grow a huge team.” It's all about quality over quantity, taking exceptional care of clients.

“I have a super small team; I call us Charlie's Angels. It is just me and two processors. However, we did just add on a new Loan Officer Assistant who is training now to help us with our client relations.”

“We have a super successful closing rate and have been known to save many deals. It's great to be good at what you do, but it's also good to be known as someone who cares.”

When not working, you can find Natalie with her husband Patrick, an Iraq war veteran. She also enjoys spending time with her seven-year-old “beautiful spitfire” daughter.

Natalie is an inspiration, pursuing her passion for her profession. This mountain-loving mortgage broker has climbed to new heights in the industry, starting her own brokerage. Contact Natalie at 505-506-7232 or email her at team@fallbachmtg.com to experience a mortgage journey that's as unique as you are. Natalie has the experience and expertise to guide you home.

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SALVADOR

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Working in the summers for Sisneros Bros. Mfg., Salvador Sisneros believed the sheet metal business his grandfather, Abenicio, founded was his future. Fast forward to today, he followed in his grandfather's footsteps, not by taking over the family business but by becoming a business owner himself.

Growing up, Salvador lived in Los Lunas with his father, Alex, his mother, Debbie, and brothers, Raul and Julian. When Salvador wasn't playing sports, fishing, or practicing his aim at the shooting range, he was working with his family. "My dad owns the sheet metal shop now, and I grew up watching him run it with my uncles," he says. "My family had a huge impact on me, especially my grandfather."

Before Sisneros Bros. Mfg. became what it is today, Abenicio moved his wife, Rosie, and young children from Albuquerque to Abo to live on a ranch. "They had no running water or electricity," says Salvador. "But he decided to start a sheet metal business, and it paid off." Abenicio's work ethic guided the family through the beginning of their new life. He created his

business from the back of his truck until he eventually opened a shop in Belen. The shop has continued to evolve and now houses 45 employees. The business also reaches several parts of the country.

Abenicio advised Salvador from a young age to invest in real estate. When Salvador began his undergraduate studies, he gravitated toward business and accounting classes. "Although I enjoyed the classes I took and the professors who taught them, I felt like I was getting a better education through my experience with my family's business," he says.

Salvador decided to leave behind his studies and continue focusing on the family business while taking his grandfather's advice to look into real estate investments. At the beginning of 2020, Salvador's quest to invest in real estate turned into a drive to build a career in the industry. "Because of the pandemic, the shop was looking to lay people off," he says. "I took my real estate exam, passed, and decided to leave the shop to pursue my career."

“ It’s a people business. If you have the right intentions and focus on the relationships you build with people, you’ll succeed. ”

► agent on the rise

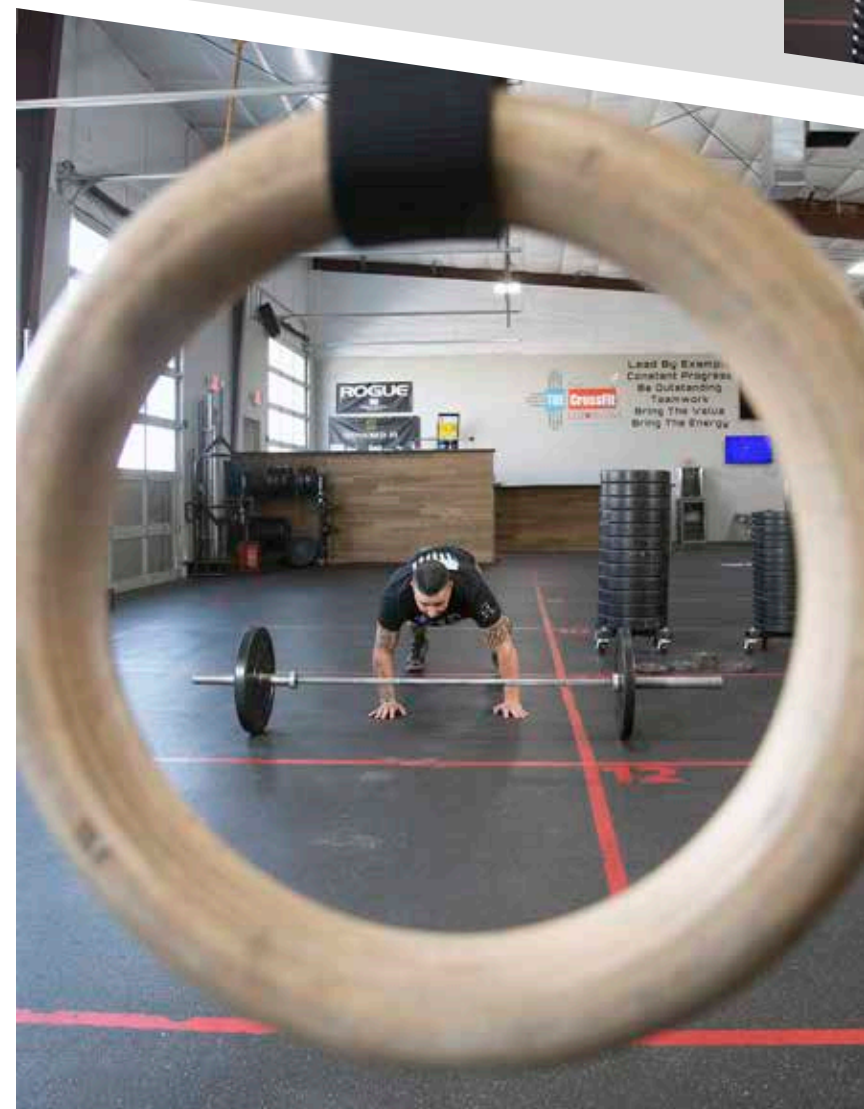
By Annie Hagstrom
Photos by Liz Lopez

Salvador says the main challenges he faced while starting his real estate business were feeling like he abandoned his family's legacy and no longer having the same consistency in his career as Sisneros Bros. Mfg. provided him. "I was worried my family would feel upset, but they were supportive and continue to root for me," he says. "And the pressure of no longer having benefits at the beginning turned out to be a great motivator for me to work hard."

Salvador had a great mentor, Alex Cordova, who took him

under his wing and helped with certain insecurities at the beginning of his real estate career. He learned that helping the people seeking his services is the most critical part of the job and the most rewarding. "It's a people business," says Salvador. "If you have the right intentions and focus on the relationships you build with people, you'll succeed."

Success for Salvador has changed over the recent years, but as long as he feels proud of his commitments to himself and others, his life and business



reflect the rewards. Now, Salvador is focusing on the future of his company, maintaining and growing its reach while also passing along the wisdom he's learned to those who might just be starting their careers. He is currently working with Real Brokerage on Millenium Properties Team with Gilbert Gallegos, Taylor Matsu, and Natasha Gray.

When he isn't signing deals with clients and expanding his real estate portfolio, Salvador works on the CrossFit gym he and his friend, Ricky, bought into together. "We both shared a love for working out and what it can do for our mental health," he says. "After consistently discussing how we would build our perfect gym, we decided to go for it."

Aside from his business ventures, Salvador spends time with his six-year-old son, Achilles. "I always wanted to be a parent," he says. "And I would love to have more children so I can positively influence them and my future grandchildren like my father and grandfather did for me."

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Brittany **LOVE**

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Brittany Love, team lead for the Love+Co Group brokered by eXp Realty, is a true embodiment of success and resilience. Hailing from the sunny state of Florida, growing up she spent summers at the beach and cherishing moments with friends at the local skating rink, embracing the era when “boomboxes were the epitome of cool,” she recalls. But this was all just a cry from the challenges she faced behind closed doors.

Raised in a nontraditional household, Brittany’s childhood was marked by adversity. “My mom battled with schizophrenia, my dad was absent, and my grandparents were trying to raise my brother and me.” Yet, Brittany reflects on those formative years with gratitude, recognizing that it was precisely those experiences that shaped her into the remarkable professional she is today.

Even as a young girl, Brittany harbored ambitious dreams. Initially aspiring to become an attorney, she wanted a career where she could dress professionally every day, make a substantial living, and have compelling debates. “I was attracted to the lifestyle,” Brittany says. “That was until I discovered my passion for real estate.”

From Beaches and Boomboxes to Being a Broker



While attending college full-time, Brittany worked two jobs and was a mom by the age of twenty. This go-getter took classes during her lunch hour while working at the bank and state attorney's office. Her drive and determination were evident at a young age. She says, "I'm used to juggling so much at once that if my life isn't busy or chaotic, I feel like something is off."

A woman of many talents, Brittany worked in the financial industry for a decade before wanting a change. When her daughter started kindergarten, she decided to make a career change and started studying for her LSAT. Then she enrolled in a paralegal program a few nights a week, thinking she would work as a paralegal and attend law school.

"Because that wasn't enough to keep me busy on top of my full-time job and raising my kiddo, I signed up for real estate school too. I quickly became licensed and real estate just took off for me," she reflects. Now eight years later in the business, Brittany is licensed in multiple states. She is proud to have a small team that operates in New Mexico, Florida, and Georgia. Recently, she started getting into flips and developments with her partner.

"I just finished my first flip project, and now I'm building a single-family home in Old Town, which should be completed in 2024. I've spent my career building wealth through real estate for my clients; now it's time I start taking my own advice," she says.

That doesn't mean real estate is always easy. "The roller coaster of emotions has been most challenging for me. There are so many emotions sometimes in one day: excitement, stress, anticipation, elation, disappointment, anxiety – you name it. Real estate is not for the faint of heart," she comments.

Fortunately, Brittany has the emotional resilience to weather any circumstances she encounters. Her upbringing made her into the strong and courageous woman that she is today.

She also takes time off to relax and recharge. "You have to take time off to reset," she acknowledges. When not working, you can find Brittany traveling, hiking, doing hot Pilates, or working out. She also enjoys life with her daughter, a competitive volleyball player, and a former gymnast. "I've spent countless hours traveling for tournaments and competitions cheering Haven on. I rarely miss a game or performance."

From listening to her boombox on Florida beaches to becoming the broker she is today, Brittany has a heart of gratitude for her life. Despite enduring family struggles, she embraces the grit and tenacity that those challenges have cultivated within her. "I am grateful for the lessons learned and the personal growth that emerged from those disappointments," she reflects. Brittany embraces her path wholeheartedly, cherishing the invaluable strength it has created within her. "I wouldn't have it any other way," she concludes.



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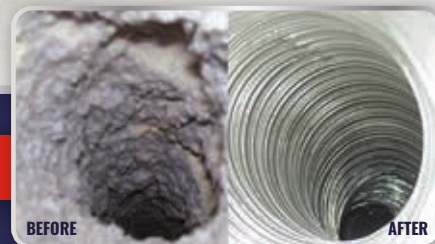


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cover story

By Elizabeth McCabe
Photos by Kate Rodriguez

JOE BROOKS

THE BROOKS REAL ESTATE GROUP

From Small-Town Dreams to Building a Real Estate Team

Joe Brooks grew up in the tight-knit community of Oxford, Nebraska, a village of approximately 1,000 people. He had always envisioned himself taking over the family-run local Ford dealership. As a high schooler, he spent his days washing cars and working towards the day when he would step into a leadership role within the dealership after graduating college.

Joe's path took an unexpected turn when he pursued higher education at the University of Nebraska - Lincoln. Initially, he thought he would study architecture, but ended up majoring in Communications Studies with a minor in Business Administration. Little did he know that these skills would prove valuable in his future career.

Upon graduating, Joe returned home to Oxford but soon realized the limited opportunities the small town could offer. He made the bold decision to join the national food service company Aramark, which took him on a journey to Oklahoma, Colorado, and New Mexico. He worked in Aramark's campus service division for eight years.

It wasn't until 2007 that Joe became interested in real estate. "I wanted to know more about how to buy and sell a house," he explains. "I wanted to invest in real estate." He started taking evening classes until a pivotal moment arrived.

"Aramark wanted me to transfer to Arizona," he says. Joe had no desire to leave Albuquerque and

decided to take the company's severance package instead. "I made the career leap to real estate," he says proudly. "I knew if I could make a living in real estate in a down market, then I could be very successful in this business. I found I have a knack and a passion for it."

Starting during the Great Recession wasn't easy. However, Joe had the passion and perseverance to continue when others quit. After interviewing various companies, he found his home at Keller Williams Realty, attracted to the welcoming atmosphere and support they provided.

The real estate industry, like any other, comes with its challenges. Joe faced the daunting task of learning the business from scratch, feeling overwhelmed by the myriad ways to sell properties. He discovered that the key was finding his own style and focusing on what he enjoyed most. Not one for flashy presentations, Joe learned to stay steady, study the market, and provide valuable service. His down-to-earth nature keeps him grounded and relatable to his clients.

“I knew if I could make a living in real estate in a down market, then I could be very successful in this business. I found I have a knack and a passion for it.”

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Adoption opened a new world to us. It isn't for the faint of heart.
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One of the biggest hurdles at the beginning of his real estate career was adapting to a market that was crashing in 2008. Joe's ability to adapt and specialize in short sales allowed him to survive and thrive during those tough times. Over the years, he built a successful business primarily through repeat and referral customers, emphasizing building relationships and expanding his sphere of influence.

Outside of work, Joe's hobbies and interests enrich his life and provide him with cherished moments with his family. He enjoys travel, dining out with his wife Nancy, and indulging in his hobbies of brewing beer and golf.

A devoted father, he and Nancy chose to build their family through

adoption. "Adoption opened a new world to us. It isn't for the faint of heart. We got matched with our first daughter's birth mother three to four months before our daughter was born. She was born in 2017 and we were the first to hold our baby and take her home," smiles Joe.

Their second child, another daughter, was born in late December of 2021, after Joe and Nancy matched with their second birth mom in early December 2021. "We thought we were going to stop at two children, but then the birth mom for our youngest child contacted us in January of 2023 and told us she was pregnant again. She asked us, 'Will you adopt this child?'" Joe and Nancy said yes, welcoming their third child, a son, in March this year.

Joe and Nancy have open adoptions, allowing them to have relationships with the birth mothers. Open adoptions are fairly standard in adoption today. "Open adoption is beneficial for many reasons to all parties involved - birth parents, adoptive parents, and most importantly, the children."

Hard work intersecting with opportunity has created a blessed life for Joe and his family. He blazed his own trail, breaking away from the family business and taking a leap of faith into real estate. He now can't imagine doing anything else for a living and having a family with young children has created the reasons to live a rich and meaningful life by design.



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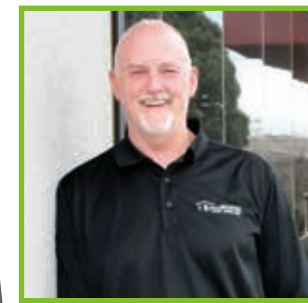
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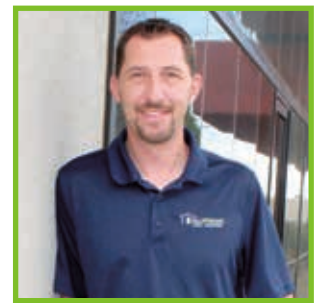
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