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BLUE RIBBON HOME WARRANTY

MY LONG

Photos by Alyssa Benson, A.B. Consulting NoCo

Meet Amy Long, the friendly face representing Blue Ribbon Home Warranty in Northern Colorado. With a warm smile and a wealth of experience as a former REALTOR[®], Amy joined the Blue Ribbon team in March 2023. What sets Blue Ribbon apart is their distinction as the only Colorado-owned home warranty company. When you give them a call, rest assured you'll be speaking to a friendly voice right here in Colorado. Serving clients since 1985, Blue Ribbon is committed to delivering top-notch customer service and ensuring that REALTORS[®] and their clients receive exceptional support when purchasing a home warranty.

Drawing on her nearly ten years as a licensed REALTOR[®], Amy possesses an intimate understanding of the ins and outs of real estate transactions. From the adrenaline rush of writing offers to the delicate dance of negotiation during inspections, she's familiar with all the moving pieces that make up a successful real estate deal. Amy firmly believes that her industry background positions her as an ideal partner for REALTORS[®]. Reflecting on her journey, she shares, "Having that experience in the industry has been a huge advantage. I can truly empathize with agents, understanding their frustrations and the challenges they face. It has definitely been beneficial in my current role."

While the market may be a bit unpredictable at the moment, Amy has noticed a renewed interest in including home warranties in transactions. This trend signals an increasing awareness of the value these warranties bring to both buyers and sellers. Amy is committed to providing her clients with exceptional service and support every step of the way. She understands the significance of this investment and strives to ensure that her clients feel confident and protected.

Amy is a Colorado native with a personal connection to the beauty of the state. Born in the charming town of Delta on the Western Slope, her family later moved to Rock Springs, Wyoming during her formative years. However, Colorado always called her back, and as soon as she graduated from high school, she eagerly returned. Amy embarked on her academic journey at Mesa State University in Grand Junction before ultimately earning her degree in psychology from CU-Colorado Springs (UCCS).

Amy's personal journey has been shaped by her experiences and the challenges she has overcome. After her divorce, she found solace and fulfillment in pursuing a master's degree in social work from the University of Denver. Her personal connection to domestic violence, which unfortunately touched her own life as a child, motivated her to enter the field. However, she soon realized that her heart yearned for a different path. It was then that Amy discovered real estate, a profession that perfectly combined her love for helping others and her fascination with the ever-changing landscape of the housing market.

Throughout her career, Amy has embraced new opportunities and growth. She has been associated with esteemed names such as Keller Williams and American Legend Homes, where she sold new homes in Rain Dance. Despite the challenges posed by the COVID-19 pandemic, Amy found herself in a unique position, working with a new builder and witnessing firsthand how their inventory flew off the shelves.

A fortuitous conversation with a friend introduced Amy to a promising opportunity within Blue Ribbon and she seized it with enthusiasm. Her vast network and industry connections made the transition smooth, allowing her to embrace her new role with ease. While she had to adjust to wearing a different professional hat, her background in real estate has proven invaluable in understanding the needs of her clients and delivering exceptional service.

Beyond her professional achievements, Amy's life revolves around her two wonderful daughters,



Drawing on her nearly ten years as a licensed REALTOR®, Amy possesses an intimate understanding of the ins and outs of real estate transactions. Brianna and Averi. Brianna, a finance student from CSU, and Averi, who followed in her mother's footsteps by obtaining a master's degree in social work, are both making their mark on the world. Amy beams with pride as she watches them pursue their passions and build their own lives. Completing their family is Meeka, Amy's beloved husky. Meeka holds a special place in Amy's heart, serving as her "replacement child" since joining the family when Averi moved out after high school. Together, they explore the beauty of Colorado through hiking, camping, horseback riding, mountain biking, and paddleboarding, reveling in the wonders of nature.

Amy's zest for life is evident in her diverse range of interests and hobbies. She once taught basic motorcycle safety. It all started when she purchased her very own motorcycle, immersing herself in the thrill of the open road. Although she may not currently own one, Amy dreams of the day she'll ride again, fueling her adventurous spirit. Her tattoo, which reads "If nothing changes, nothing changes," serves as a constant reminder of the power of transformation and growth. Amy has faced numerous changes in her life, both professionally and personally, and emerged stronger and wiser each time.

As she looks towards the future, Amy dreams of traversing the globe, immersing herself in different cultures and exploring new horizons. For now, she finds true fulfillment in serving her clients, going the extra mile to ensure their needs are met. Amy wants her clients to know that they can count on her, ready to provide support and assistance whenever they require it. This personal touch is what she loves most about her job—making a difference in people's lives and being there for them in times of need.

Connect with Amy at (970) 773-1370.









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Tallent Co. Real Estate.

"We really focus on the story when we sell a house," says Broker and seasoned marketer, Amy Tallent. As owner of 3 businesses, her deep understanding of what makes a house a home originated in childhood.

Amy's father was a custom home builder, which introduced her to the world of real estate early in life, providing her with a unique perspective on the industry. Previously working in public relations for multiple towns, cities, and counties, she gained experience and knowledge that has aided in her business today. "I got to know each community," she remarks how being familiar with various locations has assisted in her helping out-oftown buyers.

In the tumultuous year of 2020, Amy obtained her REALTOR® license, taking on the challenge of launching a new business during the pandemic. However, she scaled very quickly and, this year, even opened her own brokerage, Tallent Co. Real Estate. With a vision to create a company focused on providing exceptional service to clients, she intends to improve the lives of others, whether that is helping them find their ideal home or making a strong, financial decision.

With these goals in mind, Amy, along with her husband and business partner, Jesse, have developed a culture of excellence within the brokerage. She is exceedingly grateful for her agents, Kayleigh and Kailen, both dedicated and hard-working individuals. While the 2 agents are on their own business journeys, they share the same, unique love and passion for their clients, going above and beyond. As a team, they conduct business based on relationships and play a key part in their clientele living in a "restorative home". She plans to continue this legacy within Tallent Co. Real Estate as the team flourishes.

Although her brokerage only began this year, leading a team is no new endeavor to Amy or Jesse; the couple co-own the marketing firm, The Tallent Company, and Jesse is a Partner of Steepwalker Apparel, a hunting apparel company. As someone who loves risk, she genuinely has an entrepreneurial heart and sees herself as a Business Owner rather than only an agent.

"Merging real estate and marketing came really naturally," she says, referring to how her passion for selling by crafting a story about the home has benefited her ventures in real estate. Rather than speaking only about the features of the home, Amy effectively communicates in a way that allows clients to envision themselves living in the home, referencing where the Christmas tree was placed or where important family decisions were made. Along with the expertise of their amazing in-house stager, Carole-for whom they are very grateful-Amy and the team present each home in a way that depicts relatability. "Every house has a story!" she adds.

Amy thrives on authentic communication and takes additional care to build trust and rapport with her clients. Listening is a key part in her implementing a success strategy, knowing that selling or buying a home is an "emotional moment in someone's life". Her goal is always to provide a home that is joyful and peaceful; a safe haven where the family can thrive. "A home can really enhance your life or take a toll on you," she remarks. We really focus on the story when we sell a house.





One of Amy's favorite aspects about real estate is witnessing her clients "live life" in their new home post-transaction. "I really believe this is what I was made to do," she states.

Although Amy and Jesse own and operate 3 businesses, their backgrounds in first response situations (she was an in-between Public Information Officer for the media and he was a firefighter) have contributed to both keeping a level head in the turbulent ebbs and flows of real estate. They are proactive in their work rather than reactive, preparing for the future. Balancing one another, she is the "unstoppable force" and he is the "immovable rock". Together, they make their businesses a family affair, Amy saying, "We're a really big family business!" With children Jackson, Sawyer and Josephine, the Tallent family celebrate their business wins with fun activities like laser tag, bowling or camping. "They made sacrifices too," Amy comments about how she doesn't overlook her children's participation.

A "big game family", the Tallents love to spend time with each other playing board games and video games. They enjoy fun together, watching the boys play baseball and their daughter dance.

Amy is a strong believer in community involvement, which is essential to developing relationships. She serves as a Board Member for the Women's Fund of Weld County, Co-Chair of the Children's Museum of Northern Colorado and Co-Chair of Johnstown BBQ Day, the largest local event in the area; she is also a volunteer for her children's Parent Committee.

Undoubtedly, Amy's upbringing around real estate and her sharpened skills in marketing have played a crucial role in running multiple, successful businesses. However, instead of holding a monetary goal, she bases her success on how many people she has helped. Her passion for authentically caring about others and striving for excellence is reflected by the ever growing Tallent Co. Real Estate.

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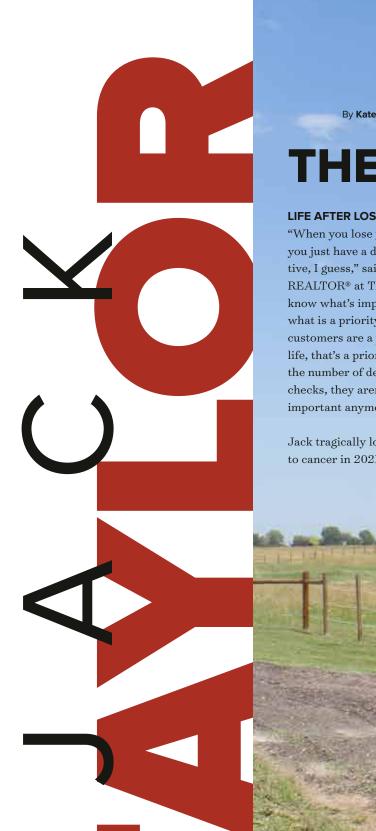
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standout REALTOR®

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

THE GROUP, INC.

LIFE AFTER LOSS

"When you lose your whole world, you just have a different perspective, I guess," said Jack Taylor, REALTOR[®] at The Group, Inc. "I know what's important and I know what is a priority. My family and customers are a priority. Living life, that's a priority. Things like the number of deals or commission checks, they aren't what is most important anymore."

Jack tragically lost his wife, Kelly, to cancer in 2021. "I loved her so

very much. She changed my life more than I could ever say. We did everything to save her but it didn't work. I am having to live life without her and that's hard. I do it for her," he said, his voice full of love and loss.

"Real estate is my business and it always will be. I need it to help catch up on past medical expenses, but it's not everything anymore. I know what it's like to love someone and lose them. I know what matters now," he said. "I know that no one

is going to die from real estate negotiations. I know that we will always get to the close if it is meant to be. That's perspective for you."

Jack grew up in a small town (Albion) near Eire, Pennsylvania. From the fifth grade, Jack knew he wanted to work in law enforcement. "I geared my whole life to that. I went to the law academy in Florida and spent the first three years working for the Sarasota Police Department," he said.

His first love of nature made Jack decide to move West. "I wanted to find a department where I could work and duck hunt in my off time," he recounted. "Back then, the Fort Collins Police uniforms had geese on the shoulder

patches, I knew that's where I wanted to be," he said. Jack moved to Northern Colorado in 1982 and worked for the Fort Collins Police for over two decades.

"I worked every position in law enforcement except bad checks and juveniles," he said. "I worked up to being the lieutenant of The Larimer County Drug Task Force. I loved law enforcement and protecting our community but my body and mind said it was time to do something else.."

As he planned for his retirement, he asked his circle what he should do next. "Anyone who knows me said you'd be good in car sales, horse sales, or real estate. I knew that real estate was the only one I could make money in so I went for it," Jack detailed.

In 2003, he completed the online course and joined The Group Real Estate. "Real estate is actually a lot like law enforcement. I still put people in the back of my car and drive, only in this occupation, people don't have to wear metal bracelets," he said with a hearty chuckle.

"No, but in all reality, I have always wanted to be the kind of person that helps people. I like interacting with people. Real estate and law enforcement have that in common. It was really a pretty easy switch for me to make," he added.

Jack spent the first years of his business expanding his network and building clientele. "An airplane has to be at full throttle to make it into the air and then it can level off and glide. That's how real estate is. You have to ramp up and that's what I did. I worked seven days a week for more than a year, learning everything I could to make this work. Now that I've been in it for a while, I've leveled off a little," he said.

Jack focuses on farm and ranch listings in Northern Colorado. He specializes in irrigated land and country properties. As a rancher himself, the majority of his business is derived from his network of horse associates. On average, Jack manages more than 50

TAYLOR

transactions

a year.

Jack was just beginning to enjoy all his hard work when Kelly was diagnosed with pancreatic cancer. "She was so young, so healthy," he said. "She was diagnosed in 2018; they gave

her no more than six months to live. She made it until September 2021," he said. "She was a fighter. She fought as hard as she could and I'm just so proud of her."

"Now, I just see things a lot differently," he said. "I'm trying to slow down and enjoy life while I can. I try to remember her and honor her. I never thought this would be my life. I thought we'd grow old together. I am still trying to figure out what life looks like now but I know that she changed me..." I KNOW WHAT'S IMPORTANT AND I KNOW WHAT IS A PRIORITY. MY FAMILY AND CUSTOMERS ARE A PRIORITY. LIVING LIFE, THAT'S A PRIORITY.

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For the first several months after her death, Jack threw himself into work to distract himself from the pain of losing his person. He's now realizing

??

that life is meant to be lived. Jack still enjoys nature – hunting and fishing when he can. He has a small ranch with two dogs, four cows, and three Percheron draft horses. Jack shows his horses in the local show circuit and his team pulls wagons in local parades.

Prior to her passing, Jack and Kelly purchased 35 acres in Northern Colorado with a plan to build a custom house on the land. Jack is carrying out those dreams and is working on their home. He plans to slow down his business when the ranch house is complete.

Kelly and Jack have four sons between them. Jack is the proud grandpa of four granddaughters and his first grandson was born in August. Jack loves to spend time with his family, and he especially loves showing his grandchildren around the ranch.

Jack is acutely aware of what really matters in life and his business is a reflection of that. He knows that purchasing a home or ranch is life-changing and he's committed to helping his clients achieve their goals in this short life. He's also committed to working a bit less and enjoying it all a bit more. It's not about quantity, it's about quality and helping people achieve what they want.

Connect with Jack at jtaylor@thegroupinc.com.

66

REAL ESTATE IS ACTUALLY A LOT LIKE LAW **ENFORCEMENT. I STILL PUT** PEOPLE IN THE BACK OF MY CAR AND DRIVE, ONLY IN THIS OCCUPATION, PEOPLE DON'T HAVE TO WEAR METAL BRACELETS.

99





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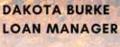


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SEARS REAL ESTATE

By Kate Shelton | Ph

l don't have clients, l have friends.

"I'm nothing special. I am just fortunate that I get to do something I love every day. And I'm even more fortunat that I don't have any clients, I don't have customers... I just have friends. And that's what's made me successful these years. I'm in the business of relationships," said Jo Valencia, Broker Associate at Sears Real Estate in Gree

It's this very enthusiasm and genuine care for his client that has made John a top REALTOR® for more than three decades. In his time, John has sold everything for multi-million dollar properties to small single-family investment units. No matter the square footage, he is unwavering in his approach – relationships first, every thing else second.

John was born in Cheyenne, Wyoming, the oldest of eight kids. When he was just a boy, his family moved a small trout farm outside of LaSalle, Colorado wher his dad raised trout and delivered them live from Son Dakota to Texas.

"My family didn't have much, raising eight kids with fi – you can imagine," John detailed, "but I learned from dad and my mom to do what we can. He always had tw or three families that he was helping. He never let our situation get in the way of his generosity. I've carried t through my life and it's made me who I am today."

When John was in high school, one of his teachers tolstories from his time on the PT-109 commanded by Lieutenant John F. Kennedy. That was all it took for Jo to enlist in the Navy upon graduation. He served two tours in Vietnam in 1968 and 1969 on riverboats.

After serving, John came back home to help his ailing dad run the fish farm. In the evenings, he tended the bar at the LaSalle Hotel, now The Armadillo restaurant. "I always said that I was more likely to die at that bar than I ever was in Vietnam," he said with a warm laugh. "It was a tough job but man, did it teach me customer service skills, management, and how to calm people down."

John held various jobs over the next several years. He started washing cars and worked his way up to management at a car dealership. He also continued to help on the

>> cover story

Valencia

8



By Kate Shelton | Photo by Alyssa Benson, A.B. Consulting NoCo

te l all	family farm. Through his dad's connections, John came across an opportunity to get into the seafood business for himself. He opened three retail stores in Fort Collins, Greeley, and Boulder. They carried 33 types of seafood and served restaurants and home chefs alike.
John	
eley.	When the opportunity to sell the stores came along, John took it. Faced with the uncertainty of what to do next, he
ents	turned to his friends. "People who knew me said I needed to get into real estate, and I guess, that's how I got into the
from	business," he said. "I never thought it would be a career, but here I am 37 years later and I'm still enjoying it. I still wake up every single day and enjoy the business."
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f d to re outh	"I don't know how I've lasted this long, I say it all the time but I'm nothing special. I just like people and I care. I like don't take any of this lightly. I don't show someone homes unless I've had them in my office and I've gotten to know them. If I don't create a relationship with them by the end of it, I don't think I've done my job," he said.
fish n my wo r . that	One of the ways John shows he cares is by handwriting hundreds of cards a year. "I write more than 800 birthday and anniversary cards a year. I send them a Starbucks card on their birthday. I write that I'm thankful they're my friends. I don't try to get anything out of sending them, I just want them to know I'm here and that I'm here to help."
old John	66 I just remember where I came from. It wasn't much at all but that didn't stop my
John	

I just remember where I came from. It wasn't much at all but that didn't stop my parents from helping those around them. They were good people and that's my goal every single day. **??**

This approach has paid off. Many of his sales are from repeat clients, and most of his business comes through referrals. John notes that he relies heavily on his office manager, Ann Stewart, and his wife of 25 years, Jackie to help run his business. "Ann has been with me for nearly 15 years. She's the best and there's simply no way I could do this without her. Jackie helps with so much of the important behind-the-scenes stuff. I give them both a lot of credit. They keep me out of trouble," he added.





When it comes to tracking his production, John simply doesn't. "I don't keep track of my numbers. Why would I? If I'm helping people, if I'm making real connections, the rest comes. I don't need to know anything beyond that," he explained.

John not only serves his clients but his colleagues as well. He recently completed his term serving as Sears President. "It was an intense time. I was voted in right before Covid started and then through managing broker changes. We rebranded and navigated changes in the market."

He is also passionate about our community. John serves on the Board of Directors for Salida del Sol, a K-8 bilingual school in Greeley. He's volunteered for seven years and has helped oversee the school's growth and the success of many students.

When he's not working, John loves to spend time in his 'Wyoming office' – a place where he spends his time fishing and decidedly not working. He and his wife have five kids and nine grandchildren whom they love to spoil. John and Jackie love to cook and host family at their home. John has also recently taken up painting and loves to gift his clients beautiful landscape and nature portraits.

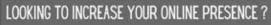
"I just remember where I came from. It wasn't much at all but that didn't stop my parents from helping those around them. They were good people and that's my goal every single day," he said. John has certainly made his parents proud.

Connect with John at valencia@searsrealestate.com.

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I'm nothing special. I am just fortunate that I get to do something I love every day. And I'm even more fortunate that I don't have any clients, I don't have customers... I just have friends.

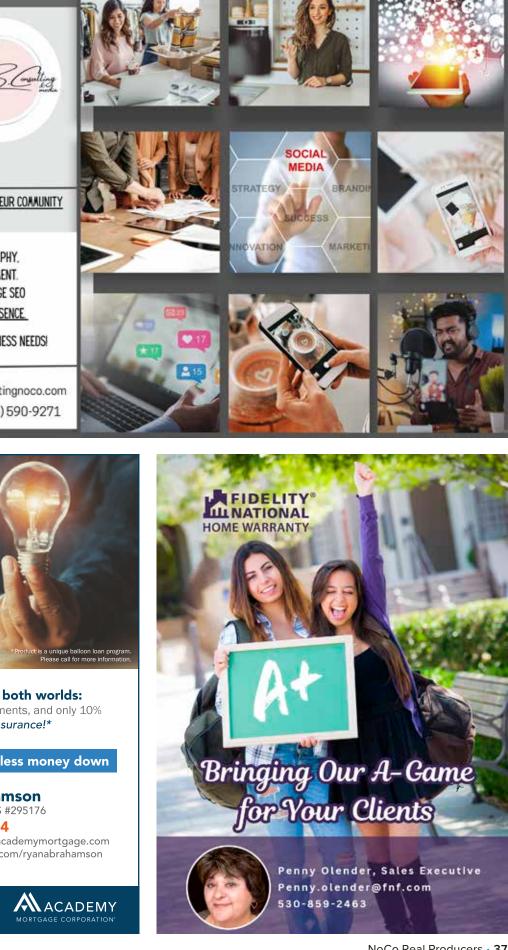
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Navigating Through High Rates and Low Predictability

If 2023 has taught us anything, it's to expect the unexpected. The much-repeated investment disclaimer that "past performance is not indicative of future results" seems appropriate as we ebb and flow through one of the most unpredictable markets ever seen.

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 NMLS# 378544 970.691.2214

 200 S. College Ave Ste 10, Fort Collins, CO 80524

- 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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