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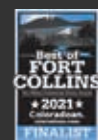
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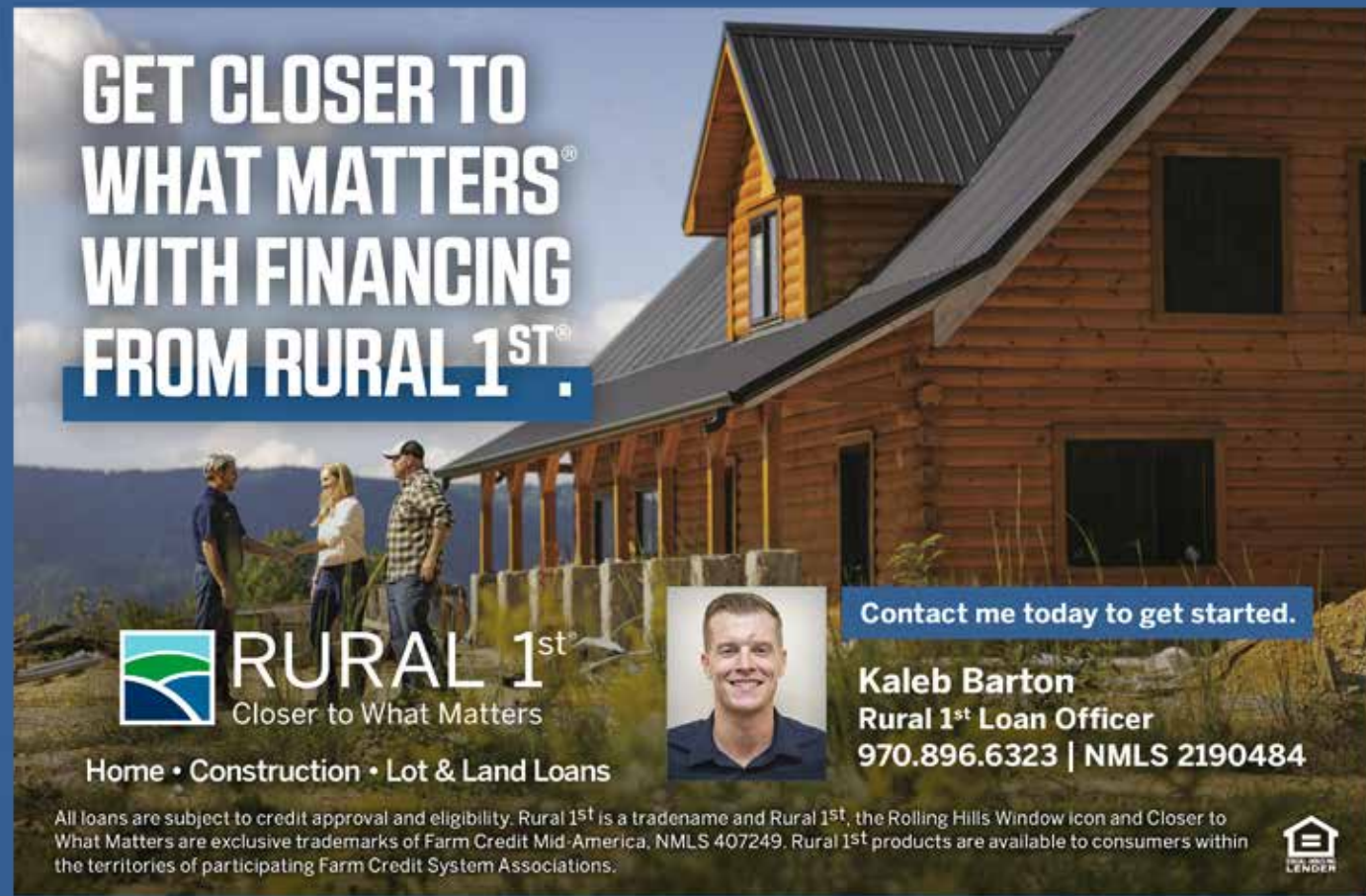
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Inspector Wes Robbins

What brought you to this field?

I came to the home inspection business from the restaurant industry. I wanted to learn more about homes while still being in a position to interact with and help people.

What do you love about your work?

My favorite part of being a home inspector is when homebuyers feel empowered by the information I've given them.

Fun facts:

You can find me climbing in the flatirons, trail running and hanging out with my Heeler, River. When I'm not outside I love to cook and bake. I love campfire cooking!



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TABLE OF CONTENTS



09
Meet the
NoCo Real
Producers
Team




10
Preferred
Partners



14
Partner
Spotlight:
Kinston at
Centerra
New Home
Community



20
Power
Team:
Janice
& Ariel
Ververs



26
REALTOR®
Spotlight:
Stephanie
Nealy-
Higman



32
Cover
Story:
Pres
Montoya

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Tuesday, August 6th
9am–noon
At Kinston Hub

There are lots of lovely things happening at Kinston, so we're making a morning of it. Join us for breakfast and coffee, plus...

- Networking with other NoCo real estate professionals
- A market and economic forecast presentation
- Q&A with the developer team
- And the big event: shuttles to our newly opened model homes — with townhomes and single-family homes by David Weekley Homes, and semi-custom homes by Bridgewater Homes

Consider it the sneak preview to our open-to-the-public, bring-your-clients open house tour on Saturday, August 10th.

Kinston is a new place where home matters. Nature is essential. Good coffee and dinner with friends are footsteps away at the Hub Café. And community still means people getting together. No wonder it has become one of Northern Colorado's favorite places to buy a new home.

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MEET THE NOCO REAL PRODUCERS TEAM



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WHY DID YOU PURSUE REAL ESTATE?

Getting into real estate was a natural progression from prior investments with my husband. I've always gravitated toward personalized interactions, and early on, I recognized a potential for success in this field. While some suggested counseling or law, real estate

allows me to guide clients through complex decisions, advocating for their property rights and homeownership.

ADVICE FOR NEWCOMERS IN REAL ESTATE?

Be picky about the firm you start with. If you have a great network that is likely to work with you, that's fantastic! However, for most new agents, it's not guaranteed that friends and family will choose to work with you right away. Opt for a firm that nurtures growth and provides proper training. Remember, you're there to serve and solve problems that your clients don't even know they have. People can sense a salesman from a mile away!

HOW DO YOU STAY GROUNDED?

My family farms and ranches in Eastern Colorado, so when I get the chance, I head out of town for a weekend to help move or sort cattle, brand, build fences, etc. It's hard work, but it's also refreshing to escape to a place without houses, neighbors, or traffic. Additionally, I cherish time within my church community and supporting local businesses. The remainder of our time is spent fixing up a 1967 5,000-square-foot home—complete with shag carpets and wallpaper. It has the potential to become our dream house!

FUTURE CAREER GOALS?

I am still figuring out how to implement the systems within my business that work best for me. My short-term goals are to hone the specific systems, strategies, and structures that

will allow me the capacity to handle smart growth. I have numbers in mind for how I would like my business to grow over the next few years, but it's all for the end goal of becoming a staple business within our area and being able to bless the community well because of my success. Having grown up in an agricultural community and understanding the business and culture, I would love more opportunities to work with the farm and ranch sector. Those are my people.

HOW HAVE YOUR CHALLENGES SHAPED YOU?

Like everyone, life has thrown me some curveballs, so I have had seasons when I had to reconcile how I thought life would go versus what it is. This first emboldened me to make the career change into real estate and has taught me to lean in where I'm at, when I'm there, with what I have, instead of just waiting for things to change. Ironically, I've learned that doors seem to open when you stay in your lane, do the uncomfortable thing, and stop caring what other people think.

WHAT MOTIVATES YOU?

I just love the adventure that being a REALTOR® presents. The daily expectation that anything could happen and things can change in an instant motivates me to keep going. In just a couple of years, I have had so many surprises, full-circle moments, and what I would call divine appointments. This keeps me on my toes, watching for the next one. Walking alongside people during a real estate transaction is a sobering honor. Not only am I helping them obtain their constitutional right to private property, but oftentimes, I'm walking them through emotional times or hard seasons—both good and bad. Having access to their life in such an impactful time is an honor, and I want to do it well.

WHAT'S ON YOUR BUCKET LIST?

I want to go back to New Zealand.

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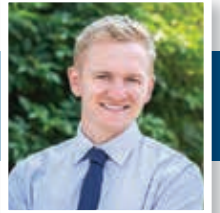
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FACTS ABOUT KAYLA:

- SHE WAS BORN IN GRAND JUNCTION AND ALTHOUGH SHE LIVED IN LOUISIANA FOR ABOUT 10 YEARS, SHE CONSIDERS HERSELF A COLORADO NATIVE!
- HAS BEEN MARRIED FOR 13 YEARS WITH 2 DAUGHTERS WHO LOVE TO BE ACTIVE. SHE SPENDS MOST OF HER TIME AT SOCCER, VOLLEYBALL OR BASKETBALL PRACTICES/GAMES YEAR ROUND.
- SHE LOVES FISHING! IT'S HER FAVORITE THING TO DO IN HER FREE TIME. HOWEVER, YOU WON'T CATCH HER ICE FISHING BECAUSE IT SCARES HER AND DOESN'T LIKE BEING COLD.
- JOINED THE TITLE & ESCROW WORLD IN 2016. UPON ENTERING THE TITLE INDUSTRY, KAYLA KNEW IMMEDIATELY SHE HAD FOUND HER CAREER. SHE LOVES HER JOB AND THE PEOPLE SHE GETS TO WORK WITH.

CLIENT TESTIMONIAL:

"KAYLA IS BY FAR THE BEST CLOSER AROUND! NOT ONLY IS SHE EFFICIENT AT HER JOB, SHE ALWAYS GOES ABOVE AND BEYOND FOR ME AND MY CLIENTS AND ALWAYS LEAVES MY CLIENTS FEELING COMPLETELY CONFIDENT IN THE ENTIRE PROCESS!" - AMY COLLINS, REALTY ONE FOURPOINTS

KINSTON *at* CENTERRA

NEW HOME COMMUNITY

developed by McWhinney | Pam Avirett, Senior Marketing Director at McWhinney | Navannah Tischhauser, Marketing Manager at McWhinney | Brad Lenz, Project Executive for McWhinney

Kinship + Town = Kinston



partner spotlight



By Kate Shelton
Photos by A.B. Consulting & Media

“When you combine the words kinship and town, you get the word, Kinston. And that’s exactly what we’re going for with the Kinston Community, a beautiful mixture of kinship and neighborly bonds, and a town with all the amenities you could need near your home,” said Brad Lenz, Project Executive for McWhinney.

Kinston is a new home community in Centerra, located at the I-25 and Highway 34 interchange. Kinston is just over six hundred acres and is being developed for a wide variety of new-build residential homes, enticing amenities, a delightful neighborhood café open to all, and an intentional community-based vision.

“More than 20 years ago, the McWhinneys realized this area was something special. The views, the easy access to major transportation corridors, and superior retail and employment opportunities in the area made it a great place to build a community. They started with the Centerra master plan and it just flourished since then,” said Brad.

Work began in the Kinston area in late 2020. By spring of 2022, the first of the Kinston homes went on the market and the response has been incredible. Kinston has been the fastest-selling new home community for many months, and as of today, over 200 homes now have residents. Upon completion, the community will expand to approximately 2,900 residential units.

The thing that makes Kinston special is that it has been designed with diversity – and connection – in mind. “Kinston caters to a wide range of homebuyers (and their budgets) with its diverse housing options. Future homeowners can choose from single-family homes, semi-custom homes, comfortable paired homes, townhomes, or even built-for-rent options for those seeking flexibility,” said Pam Avirett, the Senior Marketing Director at McWhinney.

“The Kinston vision has always been to have a wide and diverse array of home options for our residents,” added Brad. “Right now, we have three different home builders offering several distinct



Navannah Tischhauser

home collections. This not only prevents that cookie-cutter look, but it also ensures that there's something for everyone. No matter what stage of life you're in, or what kind of home you need, we have something for you."

The current Kinston home builders include Richmond American Homes, David Weekley Homes, and Bridgewater Homes – with more to come.

Richmond American Homes is focusing on building their Urban Collection – upgraded paired homes that give residents access to the Kinston amenities without outdoor maintenance.

David Weekley Homes offers townhomes, as well as single-family homes. These homes appeal to young families and those looking for more space. The Bridgewater Homes collection is the community's top-end offering with luxury single-family homes. Lennar Homes will also start building in Kinston in 2025. VellaTerra is now leasing beautiful two-story paired homes for those currently in a life stage conducive to renting.

An Active Adult neighborhood is also planned for Kinston in the coming years. This 'community within the community' will be designed with home styles and special amenity offerings that will appeal to the ever-growing 55+ aged demographic who may care for neighbors who are in a similar phase of life. Additionally, the Kinston Commons will include a variety of home styles that will be designed for those who prefer a more urban feel; it will be walkable and provide an efficient and lower maintenance lifestyle.

Kinston is purposely designed to cultivate community building and strong connections and relationships. Kinston employs a community engagement team that hosts clubs, activities, and meet-ups; there are plenty of common spaces to meet neighbors. "Kinston offers a unique blend of new homes ranging from classic to village-modern, interconnected with parks and trails – all centered around the Kinston Hub community gathering space. Kinston is perfect for those seeking a home that promotes a vibrant lifestyle with a focus on nature, walkability, parks, and community spaces. These elements foster a stronger sense of belonging and connection with neighbors and within the community," said Pam.

The Kinston Hub provides a beautiful gathering space for residents and their guests. The space also includes a public eatery, The Hub Café by Fresh Plate. This restaurant is open to everyone all day and has coffee, a wide variety of food items, and alcoholic



“
When you combine the words kinship and town, you get the word, Kinston. And that's exactly what we're going for with the Kinston Community, a beautiful mixture of kinship and neighborly bonds, and a town with all the amenities you could need near your home.
”



beverages. "The Hub Café by Fresh Plate is great," said Brad. "Their food is fairly priced and everything is super fresh. They definitely live up to their name."

The area is known for its miles and miles of walking trails, with more planned in the future as the community expands. There is also an activity lawn, splash pad, and several park areas. In the future, residents will enjoy a pool and a fitness center.

"Our vision of making a true neighborhood with strong community connections is coming to life," said Brad. "It's really special to see. People love living here and it's clear why – it has the best of both worlds – town and kinship."

The Kinston team invites REALTORS® and their clients to stop by the Kinston Hub anytime. The welcome center team is available to assist you in finding the perfect home for your client, and The Hub is a great place to enjoy a beverage and a meal.

"At Kinston, residents get the best of both worlds: all the benefits and peace of mind of a brand-new home – the latest appliances, energy-efficient systems, and other customizable features – all within a well-established and thriving community surrounded by convenient options for shopping, dining, and entertainment," said Pam. It's worth a visit.



Pam Avirett



Learn more about the community, builders, and options at www.centerra.com/kinston.

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MORE THAN
JUST REALTORS®

By Jacki Donaldson
Photos by Erin Waynick,
Erin Waynick Photography

If one were to poll Janice and Ariel Ververs' clients about their stand-out quality in the local real estate space, the consensus would likely be that they are service-focused. Many REALTORS® share this attribute, but Janice and Ariel, a mother-daughter powerhouse at RE/MAX Alliance Loveland, are steadfast in their mission to minimize their clients' stress during an oft-tumultuous time. They have scoured bathrooms and painted the interior of houses. They have orchestrated and held estate sales, and they stage their clients' homes at no cost to the sellers. Their staging efforts have grown such that they now have a storage unit for all their home goods.





“
We want to add
VALUE
to our clients’ lives,
wherever they are
in life and whatever
their needs are.
Seeing them breathe
a little easier is a
beautiful thing.”



When clients work with the Ververs Team, they become family and are on the lifelong guest list for events like a February Galentine’s party, a July client appreciation BBQ and educational sessions. The ladies recently hosted a workshop featuring a female general contractor who taught attendees how to do their own tile work. “We want to be more than just REALTORS®,” they share. “We want to add value to our clients’ lives, wherever they are in life and whatever their needs are. Seeing them breathe a little easier is a beautiful thing.”

Janice entered the industry in February 2020, just before everyone began holding their breath about what the pandemic had in store. Having advanced from salesperson

to general manager at large Denver automotive dealerships over the course of 25 years, Janice had a skill-set suited to the intricacies of real estate. Seeking a shorter commute and more flexibility to enjoy family time, she got her license. Meanwhile, Ariel was finishing college for graphic design, and as COVID shut everything down, she found herself with an open schedule. When her mom approached her about joining her in real estate, Ariel accepted the challenge. By April 2021, mother and daughter were in business together.

Janice and Ariel are a package deal, a two-for-one force walking together beside their clients and leveraging their strengths for the most exceptional outcomes. “I feel blessed to

be able to work with Ariel,” Janice beams. “She is extremely creative and talented, and she brings so much to the team.” Ariel, whose social-media prowess and Google Calendar magic inspire Janice, reveals that she and her mother, a high-energy individual who hits the ground running at 5:30 a.m. every day, do not always agree, which makes for a strong partnership. “We are also from different generations and can appeal to different demographics,” Ariel adds.

Janice inspires Ariel to pour into the community and often takes her along on her endeavors. Janice drives a Meals on Wheels route and is involved in the Loveland Rotary Club, the Northern Colorado Legislative Alliance and Loveland’s affordable

housing program. Veteran causes are also a priority for the Ververs Team. Janice is a United States Army veteran, and her husband and two sons are also veterans. “We are Homes for Heroes affiliates, which means we give a portion of our commission to veterans and other heroes to help them save on homes,” explains Janice, whose community work feeds her soul. She is incredibly proud to have run for Loveland Mayor in 2023.

Janice and Ariel are grateful their efforts have earned them a referral-based business. “That means we are doing something right,” Ariel comments. “We have worked out the bugs and the growing pains and have a really good system going — we








are living our best life.” Still, they continually strive to grow. “Last year, we rented a cabin in Estes Park, and we sat and talked about how to keep building our business and what we wanted to do different this year,” Janice remarks. Different is what propels these women to shine in real estate. Case in point: During COVID, Janice set out on a socially distanced ice cream social. She rode her ice cream bike, complete with a cooler and umbrella, and recruited family members and volunteers to help pass out 2,000 ice pops. Talk about creative marketing!

Part of Janice and Ariel’s secret to success is setting aside time for themselves. Ariel enjoys the foodie culture,

finding the gems among menus near and far, and she relishes in the moments she spends with her two pups, who are the loves of her life. Janice cherishes time with her husband and four children (two daughters and two sons) and is smitten with her three grandchildren. Grandma sleepovers are a big hit. Carving out space for personal well-being allows this dynamic duo to consistently bring value to their professional world, where they are not just making deals — they are making a difference.

Connect with Janice and Ariel at
ververs-team.homesincolorado.com.

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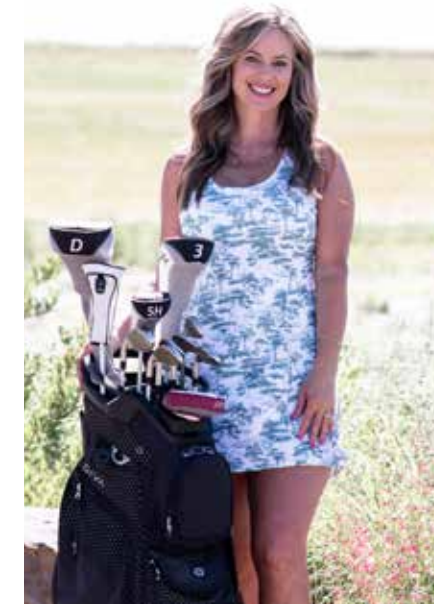
DECADES OF DEDICATION

REALTOR® spotlight

By Jacki
Donaldson
Photos
by A.B.
Consulting
& Media

Stephanie Nealy-Higman received a phone call recently from one of her many happy buyers. The woman relayed her joy about constructing a chicken coop on the property that Stephanie helped her family purchase. “She was going all out on the coop,” Stephanie smiles. “She had even hung curtains. I just love that they found their forever home.”

Working on and off for 15 years with this family, Stephanie helped them navigate a challenging scenario last year, as the family’s dream acreage was about \$300,000 over budget. “The property had been on the market for a long period of time, so we still looked at it,” Stephanie shares. “I also had a great relationship with the listing agent, and because of market conditions, we worked together to negotiate the right price and got them in the home.” Since closing, Stephanie has received calls and texts with photos documenting all the work the family is pouring into their



beautiful abode. Embracing the motto “You don’t know if you don’t ask,” Stephanie never dashes her clients’ hopes. “I will try anything,” says the 24-year real estate veteran.

A native of Greeley, CO, Stephanie started working for a real estate

“

The path isn’t always easy and can be like a puzzle. Some of the pieces are big and stressful, and plotting out the map for them is extremely rewarding.

”



“
I knew real estate
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”



always easy and can be like a puzzle,” Stephanie comments. “Some of the pieces are big and stressful, and plotting out the map for them is extremely rewarding.” Stephanie considers her clients family, always going above and beyond for her buyers and sellers. “I don’t take any part of working with them lightly,” she emphasizes.

Although her experience in the industry is one of her stand-out assets, Stephanie recalls the challenge of being a young agent. She was rather shy and had to work hard to emerge from her comfort zone, and people were often skeptical about her age. “People underestimated me all the time, but I took their reservations as a motivating challenge,” she explains. What Stephanie’s age did not outwardly reveal was her knowledge. “Knowledge is power, and I am always learning,” she remarks. Today, she leverages her extensive background and the wisdom she gleans from being a high-producing agent, reading, attending conferences and listening to business and mindset podcasts to help others advance their careers. She also teaches agents to build a database immediately, as she did. As a result, she doesn’t buy leads and is proud that her database is 100% previous clients and referrals. She takes pride in doing business at a higher level.

company and earned her real estate license when she was 19. She began knocking on doors and working leads for her broker and quickly became so skilled that the broker encouraged her to start selling. She took his advice and has never looked back.

Three years later, back in Northern Colorado, Stephanie went to work with RE/MAX, where she remained for 15 years. She credits the brokers who believed in and mentored her during her younger years. “I wouldn’t be where I am today without their mentorship,” she explains. Stephanie once owned and operated a RE/MAX franchise and companion mortgage company, Motto Mortgage, earning consistent accolades for her accomplishments. After a life-changing event, she sold the companies.

Now working with eXp Realty, Stephanie is soaring as a certified negotiation expert with a luxury designation and is well-versed in residential, farm and ranch and investment properties. She adores working with first-time homebuyers, creating a roadmap for their path to homeownership. “The path isn’t

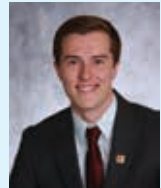
When Stephanie is not busy shining in real estate, she cherishes family time. Recently married, she and her husband stay busy with her daughter, who is 14, and her step-daughter, who is 8. Stephanie’s husband, who works in real estate for Whitetail Properties and his family business, enjoys all things hunting and, most of all, his family. He and Stephanie enjoy being outdoors and golfing. Stephanie is a fitness lover and also serves in her church. “My appetite in life has changed,” she remarks. “Time goes so quickly, and I am trying to slow down to enjoy the last few years I have at home with my daughter.”

Stephanie’s appetite for real estate has not changed for more than two decades. Not everyone knows right out of high school what their professional passion is. Stephanie is one of the lucky ones. “I am beyond blessed,” she beams. “I knew real estate was my gift; it doesn’t feel like a job. I absolutely love what I do, and the rewards are far greater than any of the hardships.”

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Leticia is bilingual in English and Spanish. As a native of Mexico, she brings her unique perspective to the closing table by understanding the cultural nuances many of our diverse clients have.

Leticia has been in Colorado since 1992 which she now considers home. She enjoys golf, warm evenings by the fire, and traveling back to beautiful San Diego where she grew up.

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By Kate Shelton
Photos by A.B. Consulting & Media



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MOTIVATED FOR MORE

Pres Montoya has spent his whole life pushing for more. Pres' hard work has made a difference in the lives of hundreds of people, including his real estate clients. This dogged pursuit of dreams for everyone around him has made Pres an upstanding citizen and a top REALTOR® at C3 Real Estate Solutions. He's motivated for more and our whole community is better for it.

Growing up in Fort Lupton, Colorado, life wasn't always easy for Pres. He knew that if he was going to change his trajectory,

he needed an education. He attended the University of Northern Colorado and has made Greeley his home since. After college, he worked for many years as a probation officer for troubled youth.

"That job was hard, but man, it was rewarding," he said. "I could see these kids just needed someone to love them and guide them through life. They needed someone in their corner and they needed to be taught how to do life right. That job was tough, but it taught me so much about how education plays a crucial role in

someone's life and where they end up."

Pres soon found that he needed to make a career shift to make the large-scale impact he dreamed of. A friend encouraged him to get a real estate license and pursue a job that allowed for more flexibility to help the community he'd grown to love.

In 1980, Pres became an agent. By 1984, he became a partner with The Team at Coldwell Banker. Together, they rose to the number eight rank of Coldwell Banker groups across



the country. In the early years, Pres built his business based on the people he knew from his time working in the courts. “I’ve always been very involved in the community,” he explained. “My first clients were the judges, lawyers, and case workers I worked with as a probation officer. It gave me a great foundation to build a referral business.”

“The main thing I like about real estate is that it gives me a unique way to teach people really valuable and important life lessons. So many of my clients think they could never own a home, but I get to show them that it’s possible. I get to help them do more with their life than they ever thought possible,” he said.



So many of my clients think they could never own a home, but I get to show them that it’s possible. I get to help them do more with their life than they ever thought possible.



It didn’t take long for his business to explode. Pres became a top agent in Greeley and he helped hundreds of families buy and sell homes. In 1991, The Team merged with Sears Real Estate to give their clients the best experience and service possible.

“That was a great move for us,” he detailed. “We formed an amazing team which gave us the ability to help so many people in Greeley and beyond. I am so proud of the work we did and all the people we touched.”

Real estate afforded Pres the opportunity and flexibility to give back to the community in big and small ways. He helped found two education-based organizations



that have impacted countless students over the years.

The Greeley Dream Team is a program that identifies high-risk students in the area. The student is matched with a positive role model who helps nurture and counsel them through school. The goal is to get them to graduation so the students can go on to do even more. The program began more than thirty years ago, and they've worked with hundreds of students. Pres mentored many of them himself. The Greeley Dream Team has nearly a 100% graduation rate and many of their students go on to college or vocational school.

Pres also helped found a program at UNC known as Cumbres – or peaks in English. This organization is designed to recruit, retain, and graduate Latino and impoverished students with an interest in the education field. It's been in existence for more than 15 years and they have provided thousands of dollars in scholarships and hundreds of hours of mentorship to UNC students.

He also pushed for positive changes in the community by working with state and local governments. Pres was appointed to three Governor-Appointed Commissions, created to make recommendations and advise the legislature. Governor Owens appointed Pres to the Colorado Commission on Higher Education twice, and Governor Ritter



I love being an agent, but I love guiding and teaching my team even more. We're going to do big things together.



named Pres the only real estate agent from Greeley to be named to the Colorado Commission of Real Estate board.

Pres also became very heavily involved in the Jobs of Hope program. They work with men who have been incarcerated to help reintegrate them back into society. On Tuesday evenings and every other Saturday, Pres mentors young men at the House of Hope. He's seen many wonderful transformations and stories of hope over the years.

After almost two decades at Sears Real Estate, Pres decided to slow his business to focus on his own family. He spent years helping raise his granddaughter, Aryssa, while her mother was in college. He continued to give back to the community and foster relationships.

Pres was never able to fully give up his love for helping people through real estate though. He worked independently for several years, helping his clients and his family at the same time.

Now that his granddaughter is grown, Pres joined the C3 Real Estate office in Greeley in 2022. "I thought I could retire, but I just love it too much," he said with a laugh. "C3 is everything I wanted in a brokerage – they're honest, full of integrity, and do so many good things in our community."

Pres was recently named the Managing Broker of the Greeley location. "The team is young and very motivated. I love being an agent, but I love guiding and teaching my team even more. We're going to do big things together," he said.

When he's not working, Pres loves to spend time with his wife, Diane, their family, and their grandkids. Aryssa recently obtained her real estate license and plans to join C3 while finishing her last year of college. Pres is enjoying showing her the ropes. He also spends as much time with his grandson, AJ, as he can.

Pres doesn't see himself slowing down any time soon. He loves that real estate allows him to make a positive impact in the community in so many ways. He will keep pushing his team, clients, family, and mentees for more.

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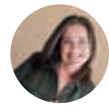
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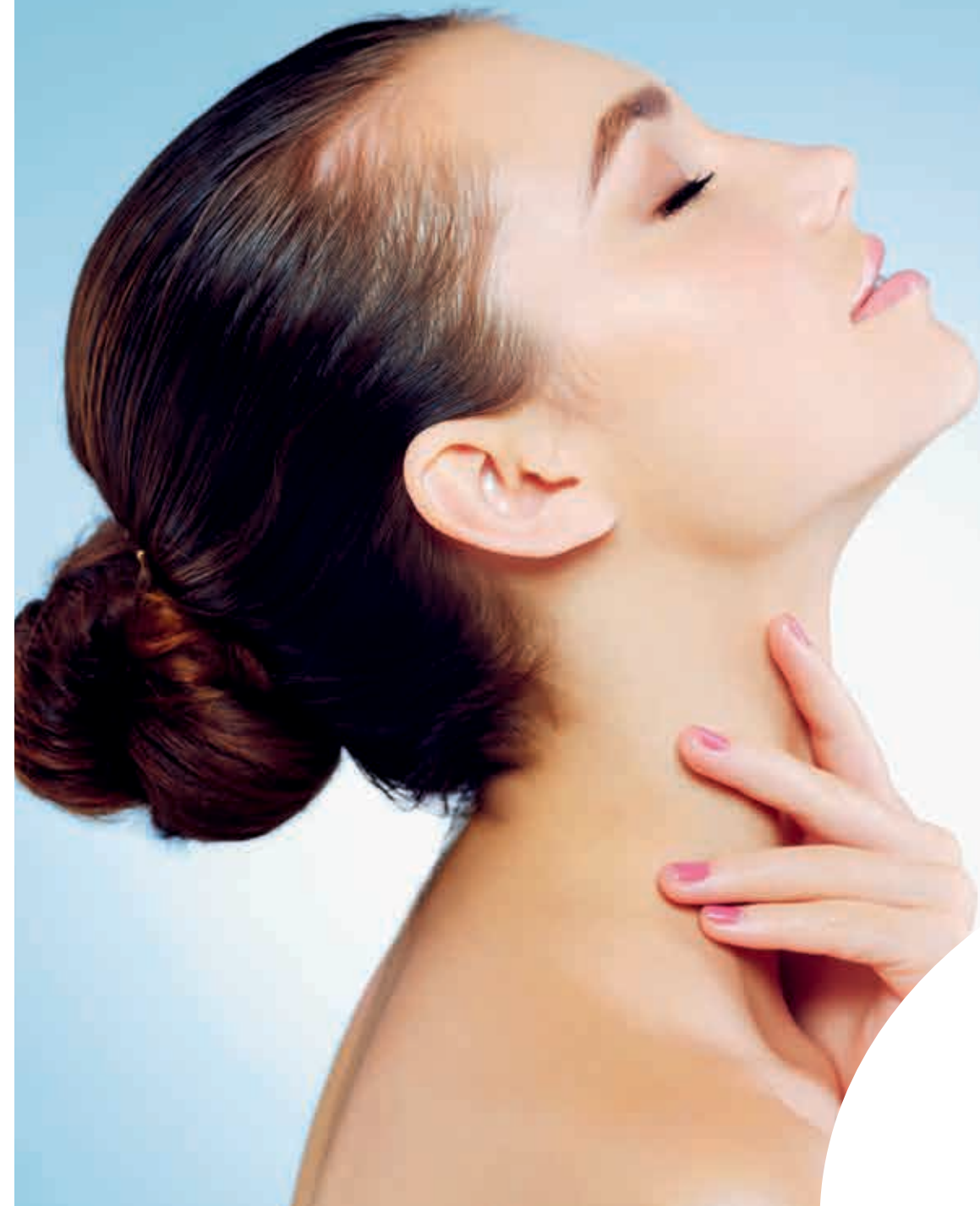
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Understanding Appraisal Waivers

Dispelling the Myths and Adding Insight

For any transaction with financing, there will inevitably be a conversation about the appraisal process. *Is it expected to appraise? Are there sufficient comps? What if there's a gap?* These implied risks can affect the success of any contract, or at the very least, make for interesting posturing and negotiating along the way. It's no surprise, therefore, that when a lender offers an appraisal waiver (Property Inspection Waiver or "PIW"), buyers and sellers can breathe a sigh of collective relief. The understanding of how, when, and why these PIWs can be granted, however, remains largely misunderstood by the common home buyer/seller.

First, it's important to understand **who** grants the waiver (as it is not the originating lender). The two federal lending agencies, Fannie Mae (FNMA) and Freddie Mac (FHLMC), host electronic Automated Underwriting Systems (AUSs) which lenders utilize to complete the underwriting approval process. **Note that these conforming loans are the only ones that qualify for these PIWs.**



Justin Crowley

Sr. Loan Originator 200 S. College Ave Ste 10,
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Once enough loan data is available (Property address, purchase price, closing date, Debt-To-Income Ratio, FICO, etc), a lender can submit an application through these AUSs, which deliver an assessment of (among many things) whether or not an appraisal is required. In other words, **waivers are either granted, or they're not - They are not "applied for," or "approved."**

These systems are mainly scouring county record sale data, along with data from recently-submitted appraisals. Loan details, such as down payment, borrower credit scores, and/or occupancy type, are merely a secondary level of analysis. In other words, if there isn't enough data available for a waiver to be possible, it won't matter if a buyer has a huge down payment, or an 800 FICO - A PIW just might not be in the cards.

In short, it's a bit of a "black box," and you may not know whether or why a waiver is available, until the lender can process a complete AUS submission. As for your next transaction, may the odds forever be in your favor...

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