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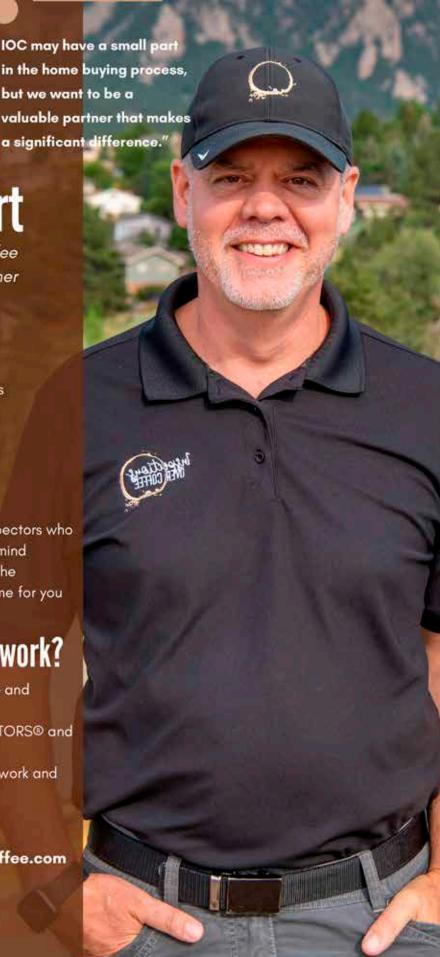
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#### **TABLE OF**

## CONTENTS



06 Partners



10 Meet The NoCo Producers Team



12 Spotlight: Roof Source





Pamela & ane Everit



Couple: & Nolan Bauwens



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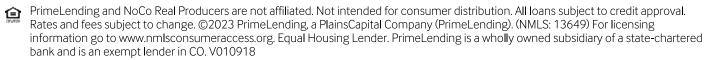


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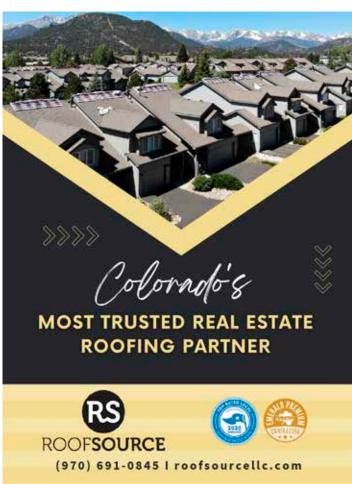
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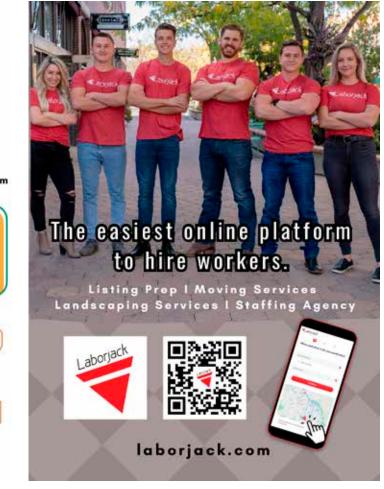








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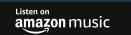
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### Chris Cramer

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Preventing frozen pipes is crucial during the winter.

Here are our top three tips:

- Insulate Pipes: Insulating pipes, especially those in unheated areas like attics, basements, and crawl spaces, can help prevent freezing.
- Maintain Heating: Keep your home heated consistently, even when you're away. Set your thermostat to a consistent temperature, ideally above 55°F, to ensure that the pipes stay warm enough to prevent freezing.
- Allow Faucets to Drip: Allowing faucets connected to vulnerable pipes to drip slightly can relieve pressure in the system, reducing the risk of freezing.
- Remember, proactive measures like these can significantly reduce the likelihood of your pipes freezing and bursting during the winter months, potentially saving you from expensive repairs and restoration.









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By Christine Bowen

## **ROOF SOURCE**

#### BRENDAN & AMY O'KEEFE

Building Relationships & Trust, One Roof at a Time

While employed by a local contractor, Brendan encountered a professional ceiling that limited his growth. At a certain point, he had a pivotal moment where he desired continuous growth and didn't want to be confined by limitations. Driven by his conviction to build his own business and serve his family and the families in his community in more meaningful and impactful ways, he developed the vision for a company that would allow him to thrive and reach his highest potential. Recognizing that the time and conditions were right to accomplish this crucial action, Brendan founded Roof Source. He set out to realize his vision of building a company that would become a staple roofing company in Northern Colorado and along the Front Range. Brendan and his wife, Amy, believe they are well on their way to reaching his vision by treating every customer like family and delivering exceptional roofing services at a fair price. Roof Source started as a small venture catering to insurance and real estate agents. After some time, the company strategically expanded its services to include residential, commercial, and industrial roofing. This flexibility positions Roof Source as a unique hybrid, capable of handling anything from residential real estate transactions to large-scale commercial projects.

With a focus on Northern Colorado and Metro Denver, Roof Source has also undertaken projects stretching from Cheyenne to Pueblo and even into Wyoming. Despite the widespread operations, Brendan emphasizes the business's foundation on relationships and referrals, often driven by existing clients or personal connections.

Roof Source is a full-service roofing company. Brendan states, "We handle a wide variety of roofing services, from repairs and preventative maintenance to full replacements, addressing issues that could affect a roof's longevity. While our expertise is evident in dealing with insurance claims, particularly after hailstorms, our recent focus has expanded to include specialized service work. This includes catering to high-end specialty roofs and commercial buildings. Also, we offer sheet metal services, not only for gutters and downspouts on homes but also for various architectural applications."

Roof Source boasts a team of 12, including project managers, office admin, and claims support, with crews numbering around 40. This substantial workforce enables them to tackle various projects, from roofing repairs and preventative maintenance to complete replacements and high-end specialty roofs.

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Let's face it; roofing is not the most exciting thing in the world, but the relationships and the meaningful impact we make in our surrounding communities is valuable. **99** 

What sets Roof Source apart in a competitive market? Brendan attributes it to their commitment to purpose and significance, not merely driven by financial motives. In an industry often clouded by mistrust, Roof Source stands out for its local roots, deep relationships, and a reputation built on family values. With two older boys involved in competitive sports, Brendan and his family are active community members, emphasizing the importance of reputation in their work. Brendan also feels that their adaptability and acute awareness of the time-sensitive nature of real estate dealings sets them apart, allowing Roof Source to operate rapidly to meet the needs of their clients, especially real estate



agents. He said, "In today's fast-paced environment where everyone wants things 'Amazon fast', we recognize the importance of swift response times. Particularly for REALTORS®, we understand the need for rapid turnaround. Whether it's conducting inspections, securing roof certifications, or offering due diligence, we make every effort to prioritize these tasks."

In addition to their professional endeavors,
Brendan and Amy are deeply involved in the
community. They are particularly passionate about
supporting Colorado Youth Outdoors, an organization dedicated to building relationships between
parents and children through outdoor activities.
Brendan said, "This organization is near and dear
to our hearts. We love bonding with our children
through outdoor recreational activities. Personally,
I have a deep love for fishing and being in nature. I

have great memories of fishing trips with my family and other experiences that remain vivid in my mind. These are the lasting memories that I want to continue with our four boys. While the younger ones are too small to join, it won't be long before they accompany our family on these fun trips."

These upcoming trips will undoubtedly include visits to their family camp in Saskatchewan, Canada. Brendan has been going there since he was a kid, and he took the two older boys last summer; they loved it! This special place will be their "go-to" for many years to come.

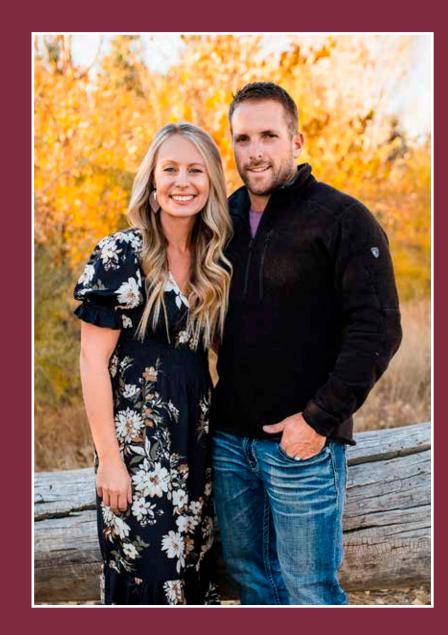
Brendan also enjoys coaching seventh-grade football. In the recent season, he had the joy of guiding his son and their team to victory in a champion-ship—what a moment! Despite these achievements, Brendan said, "My ultimate happiness comes from impacting a young person's life. I believe that we

are all called to be significant in some capacity and need to focus on others more than we focus on ourselves. I prioritize both my family and marriage, recognizing them as the central parts of my life."

When asked what Brendan likes best about his work, he smiles, "Let's face it; roofing is not the most exciting thing in the world, but the relationships and the meaningful impact we make in our surrounding communities is valuable. Most importantly, I love working with my wife. I honor her; she is a significant part of our success and deserves most of the credit. It's crucial to us that we contribute to providing a solid mantle for our team. We recognize the weight of this responsibility but also make it a priority to go on dates when the workday ends; it's important, and we take it seriously."

On a very personal note, Brendan expresses some heartfelt sentiments. "I've had to get through some challenging and rock-bottom moments. I have a burning desire to reach out and make a positive impact, recognizing the burdens people carry and the potential hardships that life can cause. I've learned the significance of having a relationship with God and a supportive network of strong individuals around you. I aspire to be that source of strength for anyone in need. Seeing someone overcome adversity is truly fulfilling." For Roof Source, success isn't just measured in completed roofs but in their meaningful impact on individuals along the way.

As Roof Source continues to grow, it remains a testimony to the power of purpose-driven businesses, where relationships and values stand at the core of success. In a world where trust is paramount, Roof Source is not just roofing homes and warehouses; they are building a foundation of confidence, one roof at a time.



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Particularly for REALTORS®, we understand the need for rapid turnaround. Whether it's conducting inspections, securing roof certifications, or offering due diligence, we make every effort to prioritize these tasks. ??







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## POWER COUPLE Happy February! well. They've all found the trick edition

Happy February!

In this month of love and appreciation, we're celebrating the spirit of unity, dedication, and success in both personal relationships and professional endeavors. Our featured power couples have not only chosen to become

well. They've all found the trick to balancing marriage, life, career, and passion for their communities. Their stories of a shared vision and unwavering commitment to one another inspire us to achieve harmony in our own personal and professional lives.





# Andy & Candy BURNETT

#### THE BURNETT HOME TEAM

#### Better Together

By Jacki Donaldson

Andy Burnett does not hesitate to name the best part about partnering in real estate with his wife, Candy: "Knowing that our clients will meet the smarter and prettier part of the team first," he says with a smile. "That way, by the time they realize they're stuck with me as well, it's too late." Candy is equally complimentary of Andy. "Andy is so good in his role that I have peace of mind that our folks are getting the best of the best," she states.

Andy and Candy, the faces of The Burnett Home Team, attribute their power-couple success to several factors, like aligning with HomeSmart Realty Partners, the fifth largest brokerage firm in the United States with an impressive national reputation and a top-tier web-based system. Being on the same page about the ups and downs of real estate also contributes to their winning approach. "When business inevitably pops up during vacations and family gatherings, for example, we have an understanding and not resentment," Candy remarks. Also important is that they defined their roles early on, recognizing each other's areas of expertise and avoiding stepping on toes.

Candy shares, "The beauty of being two instead of one is that we can be good sounding boards for each other and help with problem-solving for the best outcome for our clients."

Before they were a dynamic duo, Andy, with a degree in mechanical engineering from CSU, was an entrepreneur starting and selling businesses and working in technical sales for Silicon Valley startups. Candy was a stay-at-home mom leveraging her sociology degree to raise three small children. When the dot-com industry crashed in 2000, Andy acted on his passion for working on houses and transitioned into real estate full-time. Then, 10 years ago, he asked Candy to be his partner. "When we got engaged, Andy suggested I become an agent," Candy

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We feel tremendously
blessed that we live where
we live and that God allows
us to do what we do and
that our family is happy
and healthy.

99

comments. "He said I would be good at it, and I love people, so when we got married, I received my license, and we started The Burnett Home Team."

First comes love, then comes marriage, then comes real estate — and Andy and Candy feel blessed to be in an industry together that allows them to help people during a significant and often challenging time. "We are passionate about guiding clients to achieve their goals by making the process enjoyable and exciting," they express. They build relationships and deliver an exceptional client experience by meeting with folks for coffee before hitting the road to view homes and hosting client dinners and wine tastings at their home. Their standard closing gifts are customized cutting boards, custom-baked loaves of sourdough bread and gift certificates. "We love supporting our clients' small businesses as they have supported ours, so using their products to celebrate our closings feels so great," Candy says.

Looking back, Candy would not change much, except for maybe exploring house flipping, and Andy

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# Pamela & Lane EVERIT

#### Powered by Potential

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

"Despite the challenges in this current market, there's still a ton of opportunity to serve our clients, and I'm looking forward to new opportunities on the horizon," said Lane Everitt. "That's what it's always been about for me – the nature of the deal and the opportunities. I love to figure out ways to get the deal done for our clients. That will never change for me."

Lane hails from a Fort Collins real estate dynasty. "My grandfather, Bob Everitt, started in lumber and then moved into real estate. Eventually, he built up a successful commercial real estate business," detailed Lane. "After college, my family encouraged me to get my real estate license to help with the Foothills Mall, a property my family owned at the time."

"Just before I completed the program, they sold it," Lane said with a laugh. "I was on my own, but I decided to stick with real estate anyway." For almost twenty years, Lane has served his clients at The Group Real Estate. With the help of his family's legacy, Lane forged a name for himself and found success of his own.

Pamela Everitt grew up on the East Coast; a job opportunity for her father brought her family to Fort Collins 37 years ago when she was in high school. Pamela graduated from Poudre High and stayed local to attend Colorado State University. She went on to invest in rental properties and particularly enjoyed fixing up properties. "After a while, it just made sense to get my real estate

license to help our investment business," she said. "It didn't take too long for me to realize I love working in real estate." Pamela was licensed in 2010 and joined The Group in 2019.

Pamela and Lane met while working at The Group. A year after marriage, they joined forces and created The Everitt Home Team. Together the pair combined their skills and built an incredible business serving clients up and down the front range.

"There was a natural adjustment period to merging our business, but quickly, we realized we're just better together. We have different skills we bring to the table, and we saw that we could be more effective as a team," she said. "We have loved working together. It's a huge asset to know you can completely trust your partner with the business. We have the same integrity, goals, and we treat our clients the same."

"We've had a phenomenal last few years," said Lane. "It's honestly been so fun. It doesn't feel like work." Their success has been earned by putting in the energy and working as a team with service as the focus. In the last few years, they averaged between 30 to 50 transactions a year and millions in sales volume.

"We don't focus on our numbers nearly as much as we think about our client satisfaction," Pamela said. "I love that I can make a positive difference in their lives and it's not just a transaction. Buying or selling is a life-changing event for our clients,



and I will always put my relationship with my clients and my service to them above all else."

Combining their business also gave them both the bandwidth to explore new opportunities. "I've really taken an interest in commercial real estate," said Lane. "For me, it's an exciting new area that has allowed me to build my skills and tackle new challenges. Pamela has done an excellent job at managing our residential transactions, which has allowed me to grow this side of our business."

In December 2023, Lane was presented with an opportunity to transition to CBRE to focus exclusively on commercial real estate. "When this opportunity presented itself, I just couldn't say no," Lane said. "The potential was too great, and I knew it was the next step for me and the business."

Pamela is happy to remain a partner at The Group and continues to focus on and build her residential real estate business. "Lane would have never wanted to make the jump if I wasn't here to continue to take excellent care of our existing clients," she said. "Lane cares deeply for our clients and he knows they'll still get the attention and service they deserve. That is really important to us."

While Lane and Pamela are no longer officially on the same team, their partnership will never end. "We're still a team at the heart of it," she said. "We're still going to help each other, share wisdom and experience, and refer business to one another. We will always bounce ideas off each other, and we'll always talk about real estate. We love it. We're still going to keep growing and serving our community, it just looks a little different now."

When they're not working, the Everitts chase that elusive work-life balance and love that real estate offers a gateway to that balance. They love escaping to their second home in Tamarindo, Costa Rica. The pair enjoys hiking, skiing, boating, driving with Rockybahn Mountain Rallies, and hitting Fort Collins happy hours



with friends. They travel as often as they're able and they enjoy spending time with their three sons – Ryan, Trett, and Dawsen. The Everitts have two dogs, Charlie and Sadie, and two cats, Lady Annabelle and Toby.

The Everitt Real Estate Center through the College of Business at Colorado State University was named in honor of Lane's late grandfather. Lane is still involved; he sponsors their annual golf tournament and teaches when asked. They are passionate supporters of Respite Care and Pamela supports Animal Friends Alliance, WomenGive, a fundraising arm of United Way of Larimer County, The Leo Fund, and is a member of The Socialites Club.

"Our goal is to stay involved with our clients and our community," said Lane. "It doesn't matter if it's on the commercial or residential side, we will keep doing an excellent job serving and being available for our clients."

Despite the changes in their business, the Everitts will remain a power couple in the Northern Colorado Real Estate market. "We're still so full of energy," she said. "We're always watching for new opportunities, and we know there's a lot of potential out there," Lane added.

Connect with the Everitts at everittrealestate.com.

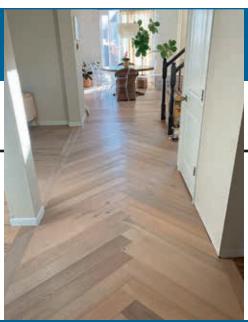




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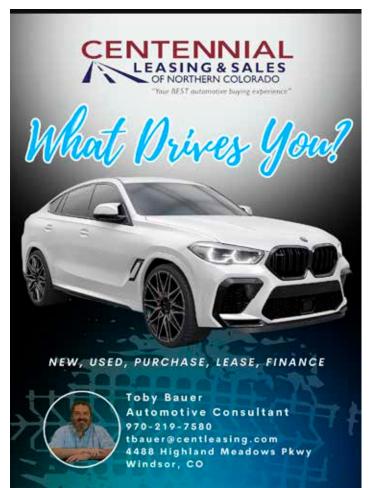
















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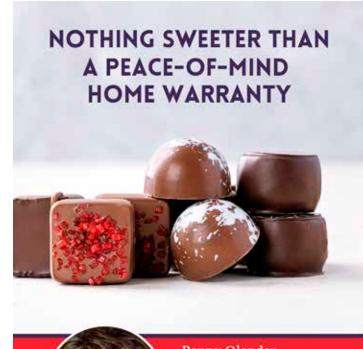
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## Jamie Hammond & NOLAN BAUWENS

#### THE JAMIE & NOLAN TEAM

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By Jacki Donaldson | Photos by Alyssa Benson, A.B. Consulting NoCo

Jamie Hammond and Nolan Bauwens are steadfast in their approach to serving their real estate clients. They don't push a home because of its resale potential or because a child-free couple might need an extra bedroom one day. "One thing that makes us unique is that we create a space for people to be who they are," Jamie shares, "which is something sort of simple and beautiful. We work best with often overlooked and underestimated folks, like the queers, the freaks, the witches and the geeks."

Jamie and Nolan's personal experience working through their own bumpy home search inspired their client-centered real estate mindset. The couple, who tied the knot in 2019, eventually got their house, and then a second one. Jamie, who was working with Nolan in the digital marketing arena, would go on to work for Neighbor to Neighbor, a non-profit organization that helps people in Larimer County achieve, preserve and sustain homeownership. After seeing the cracks in the housing system through her work and wanting to make a difference, Jamie earned her real estate license in May 2022, following in her mother's footsteps, which she thought she would never do. Nolan joined his wife in business in June 2023.

To say that The Jamie & Nolan Team is on fire would be an understatement. Despite entering real estate amid rate hikes and a shifting market, Jamie was named the Fort Collins Board of REALTORS@ (FCBR) 2023 Rookie of the Year. Achieving the required criteria for the honor — being an active member of the FCBR and being of service to the board, the REALTOR® profession, the Colorado Association of REALTORS®, the National

Association of REALTORS® and the Fort Collins community — is no small feat. But Jamie, ever the go-getter and goal-crusher, kept her eye on the prize and got it. "Jamie does not operate at a low volume," states Nolan, whose start in real estate alongside Jamie has been rather speedy. "I didn't get a little training-wheels ramp-up," he laughs. Nolan didn't expect anything less, as he knew from the moment he met Jamie that she was a force.

The couple — Jamie from California and Nolan from Illinois — met at a Chipotle in Peoria, IL, after both graduating from Bradley University. Nolan was working at the restaurant, and Jamie was a customer, often stopping by after her nationally ranked Bradley University debate team competitions. The two developed a flirty relationship, and before long, Nolan was a general manager and Jamie, hired by another manager, became one of his employees. And so, the power couple was born.

"We made an incredible team," Jamie beams. "And then we left the job together, admitted we had chemistry and made a go at an official relationship." They relocated from Illinois to Colorado after caring for Jamie's terminally ill father in Fort Collins.

Partners now in life and real estate, the couple has several superpowers, one of which is being honest and authentic. "We don't pretend that we've had an easy road," Jamie mentions. "We've encountered a lot of bumps." As a result, they are skilled in celebrating their setbacks. "We are proud of our failures, and we try our best to learn from them," they comment. Nolan adds about Jamie's grit and tenacity, "If someone were to ask me how Jamie





was Rookie of the Year, I would say I'd be shocked if she weren't. Whenever she stumbles, she picks herself right up."

Wise beyond their years (Nolan is 35, and Jamie is 34), they leverage the peaks and valleys of their life and job experiences and look forward to further defining their partnership in 2024.

Jamie and Nolan do not have a strict division of labor—yet. "I'm really excited to see how we divide, but one thing that we have learned is that we are best when we are together," Jamie voices. Side by side, the duo compliments each other. "We believe that together, we make up something that is greater than the sum of our parts," Nolan expresses. "And I think our clients can feel that."

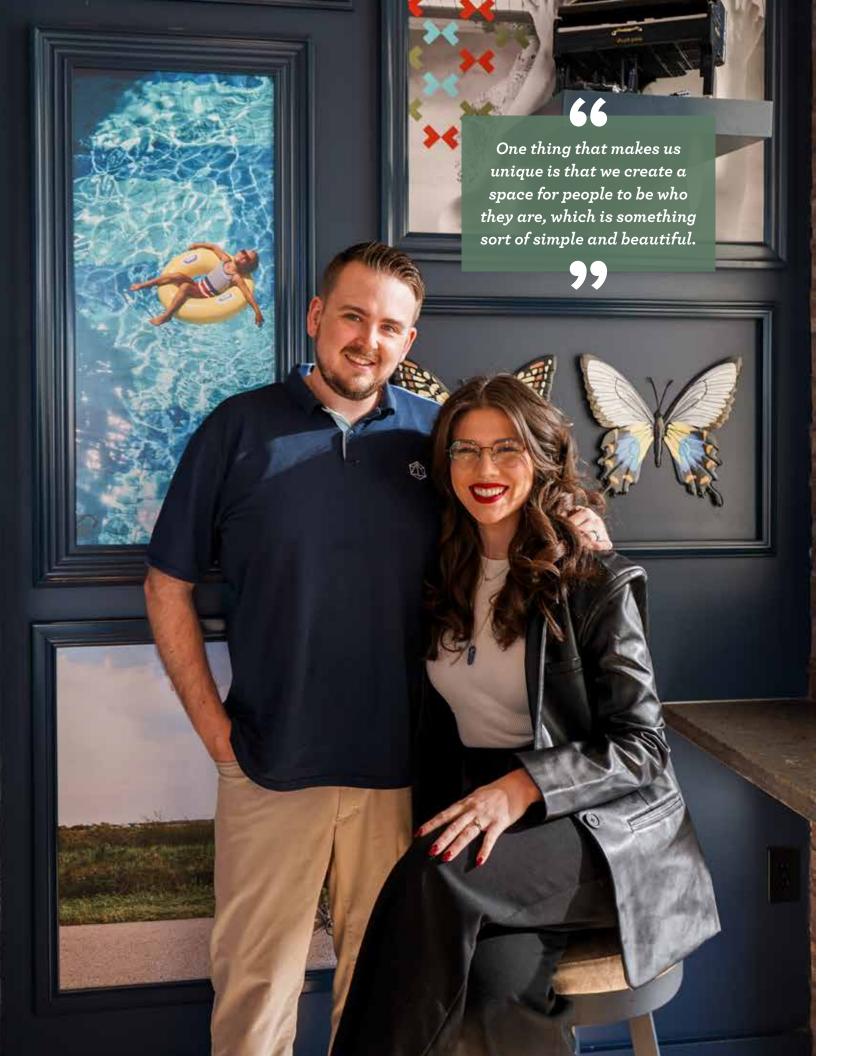
Their brokerage, Hub brokered by eXp Realty, deserves high praise for helping Jamie and Nolan serve their clients so well. "We stand on the shoulders of giants," Jamie remarks. "We are part of a humble group of people interested in growing together." Nolan continues, "Our managing brokers have done an excellent job

mentoring, supporting and guiding us with creative solutions to help our clients achieve their goals."

The quality time they spend with clients immersed in conversation and connection also fuels them personally, and they cherish their downtime with each other; their two pups, Jupiter and Apollo; their loving family; and their best friends who live next door. "One of our favorite things is to visit them and hang out on the porch for hours," they share. "We're proudly not-quite-normal people; we enjoy hiking and biking, yes, but you're more likely to find us roller skating, running a Dungeons & Dragons game or playing video games online."

Another of their favorites is navigating life hand in hand. "The faith that we have in our partnership and each other transcends any challenge we face," Nolan asserts. Jamie agrees. "We amplify each other in a really special way," she says.

Connect with Jamie and Nolan at homes@jamienoco.com.





#### Real Producer:

Born and raised in Loveland. Her 3 kids graduated from Loveland High, where she graduated.

All kids now in college, Eliza and her husband are adjusting to a new season in life as empty-nesters.

She loves spending time with family, boating, jeeping or riding the side-by-side.

A strong and gritty breast cancer survivor, Eliza is passionate about supporting others through their cancer journeys.

She loves interacting with clients, sellers and buyers during the exciting process of selling and buying a home.

Eliza worked at the Larimer County Clerk and Recorders office before coming to Chicago Title.

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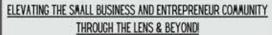
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#### The Best Time to Buy/ Finance a Home?

The best answer is perspective, not predictions

These days, I find myself fielding the same question, over and over: Is now a good/bad time to buy? And while this has always been on most homebuyers' minds (especially first-timers), it would seem that now, more than ever, this is \*the\* question that drives most real estate decisions - for better or worse.

On any day, one could find a dozen blogs, podcasts, and articles claiming the answer to this question, all with varying answers and justifications. Rates are high, and prices are high – What goes up, must come down, right? But inventory is low and demand is still high, so buy now, before it gets worse! .... With so many competing opinions, many buyers develop "paralysis by analysis," and desperately reach out for answers.

Unfortunately, the market has entered into a phase of uncertainty not seen in 15+ years, which makes it hard for anyone to produce an honest and pragmatic response.



Justin Crowley

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But I think we're missing the point in attempting to answer at all. Instead, we should pose a new question back: "If you don't buy a house now, what would you do instead?" - "You're needing a home for your family, now, correct? And you know what prices are today, and you know what interest rates are today, correct?"

This tends to shift the perspective away from trying to predict the future, and back towards managing the present – a far less risky proposition. And if they can find a home today, and find a tolerable financing solution today, then maybe the "best time" to buy is, well... today.

People will always need homes, and real estate never goes to zero. Timing the market, however, is impossible. As the Author T. Harv Eker says: "Don't wait to buy real estate. Buy real estate, and wait..."

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