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# WELCOME 2024

Friends in real estate, as I'm writing this it is November 20th—three days from Thanksgiving. Ironically, by the time you're reading this, the holiday season will be wrapped up and it will be 2024! I love a new year. Even if I don't always keep up with my goals, any excuse for change and reflection is right up my alley.

In this edition, we are highlighting The Fletcher Team. I've been reaching out to Aimee since I took over the platform in February 2020. In early 2023, I grabbed lunch with Aimee; she shared that she wasn't interested in doing a spotlight that was only about herself — instead, she wanted to shine light on the top producers on her team—all of whom were already on my list of agents to feature. A year later, here we are. I hope you enjoy their stories.

Another feature I'm excited to publish is Leanna Hardwick's! Leanna is a wonderful friend and supporter of our platform and she has an incredible story. From a business model

perspective, Leanna and Mortgage Solutions exists in a unique space when it comes to mortgages. She is your go-to option when you have a client who is a bit more challenging to get approved for their loan. Leanna goes the extra step to piece her clients' financial stories together and can get deals done. Every real estate agent should have a lender like Leanna on their vendor list. And every time you send Leanna a deal, you are indirectly supporting Real Producers.

Be sure to check out Classic Home's article sharing their new Portrait Collection in Greenways as well as Kevin Guttman's article on Reverse Mortgages. Every article we publish in Real Producers is designed to give you more information so you can provide as much relevant information to your clients as possible.

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# Leanna HARDWICK

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▶ partner spotlight

Written by Barbara Gart  
Casa Bay Photography



Leanna Hardwick didn't plan on going into loan origination as a young mom, but in 1996, after her daughter was born two and a half months premature, she needed a job where she could stay at home with her baby. Jean Reed, a local mortgage broker in Colorado Springs and a friend of Leanna's mom, hired Leanna as her telemarketer to make cold calls for her. Leanna began by calling phone numbers out of the white pages to get loan applications for Jean, and if one of the applications closed, Jean paid her a small commission. After picking up a closing package for Jean one day, Leanna looked at the HUD-1 Settlement Statement and asked Jean how she got paid on the loans. "Jean explained how she priced and made money on the loans. I realized then I wanted to be a Loan Officer. Jean told me to get myself a lead and close it, and that's how I ended up falling into the mortgage industry."

Although Leanna knew how to make cold calls, she had a lot to learn about how to originate loans. She went to the library on Montebello and Union in Colorado Springs and read all of the books she could about mortgages. Her first closing was a double-wide manufactured home in a park and Leanna still talks and works with the family 27 years later. By that time, Leanna had two daughters, Alyssa and Anne, and her diaper bag doubled as her briefcase. This was a time of great learning for Leanna, as she poured through matrixes from individual lenders with a baby on her lap, and she continued doing that until 2003, when she decided to go back to school to further her education.

"I always thought I wanted to be a nurse, so I went back to study medical technology. After I graduated in 2005, I worked in the medical field, but I was still doing mortgages to pay the bills. Managing a medical office and juggling mortgages, I realized I could make more if I focused on the mortgage side of my career." Although Leanna decided to leave the medical field, she was very grateful for her training, because she was able to use her medical background and be there for family members as they navigated medical issues.

After dedicating herself full-time to lending, Leanna worked for different brokerage shops but realized 90% of her loans were going to Mortgage Solutions Financial. On Memorial Day weekend, 2006, Leanna ran into Roy Clennan at Territory Days, and in 2006, Leanna began working for Mortgage Solutions where she has been for 17 years. Leanna started when they only had one location for Loan



Officers, in the Chapel Hills Mall, and now they are in over 40 states. Leanna's mom worked there and now both of her daughters work as well there, so it's become a family business.

Leanna shares, "What separates Mortgage Solutions is the fact if I need help, I can walk into the President's office or reach out to any Underwriter in the company no matter how high up they are, and I can get a quick response without any pushback." In 2009, she took a hiatus from originating and worked as an Underwriter for a year and a half. Leanna says she learned more in that time about loans than she had in 13 years of originating them. Leanna believes "Every Loan Originator should sit with an Underwriter for at least six months before they touch a loan. I spent that time with three of the best Underwriters in the business that taught me everything I could learn from them, and then went back to originating."

Before her experience underwriting, Leanna says she didn't have the confidence to touch VA loans. After





“  
I honestly care about getting everyone to closing. It’s extremely personal for me to get everyone into a home.”

Middle School, where Leanna and others in her community fulfill the holiday wish lists of underserved families. Another idea Leanna’s mom had, which Leanna and Aimee Fletcher and her team made a reality, is The Abundance Project. In 2020, Leanna’s mom, Rebecca Stewart-Hunt, had the idea to help residents of a local nursing home Facetime their families during COVID-19 since they couldn’t see each other in person. Leanna reached out to Aimee, who she knew would love the idea as well, and within four hours, they had 22 tablets covered for the project. Leanna’s mom brought the program to Colonial Columns, one of the oldest nursing homes in the city, and she didn’t stop here. Leanna and Rebecca started promoting the campaign on social media where more agents, lenders, friends and family got involved, and now they have new artwork, TVs, and every year since, with Aimee Fletcher’s help, have raised enough to cater a special holiday dinner for the residents and the staff. This has continued every year, and has even grown to celebrating birthdays as well.

that time of learning and growth, she focused almost exclusively on VA loans and prides herself on staying hands-on and getting the loan to the closing table. “The VA handbook is always open on my screen, so I can reference and share with anyone. VA loans are different from traditional loans, since they don’t have minimum credit scores and have lenient debt ratios. The majority of lenders have overlays on their Government products, but Mortgage Solutions does not. A borrower’s credit report tells a story, and VA is very forgiving for extenuating circumstances, like medical or deployment. If there is a valid reason for a credit hiccup, we can typically work through that, and VA allows it. It’s my job to put the loan together. Loans are like a puzzle, and you just have to piece it all together. It’s very rare I tell an agent I can’t close a loan.”

Getting people to the closing table and into their homes is very important to Leanna. So is her involvement with the community. Leanna’s mother was a big influence on teaching her to give back. She was involved in the Adopt a Family program at West

Leanna is married to her husband David, has two daughters, Alyssa and Anne, and three beautiful grandchildren, Anthony, Aberdeen, and Salem. When she’s not working, Leanna enjoys spending time at her home in St. Petersburg, Florida and Florissant, Colorado. She also appreciates that she can call her friend and colleague Alexis DeYoung whenever she has some unexpected free time, and Alexis is always up to hang out. Leanna may have “fallen into” mortgages, but it has been the perfect fit for her career. “I’m a Loan Officer and I will never step away from originating loans. It’s what I love to do. I honestly care about getting everyone to closing. It’s extremely personal for me to get everyone into a home.”

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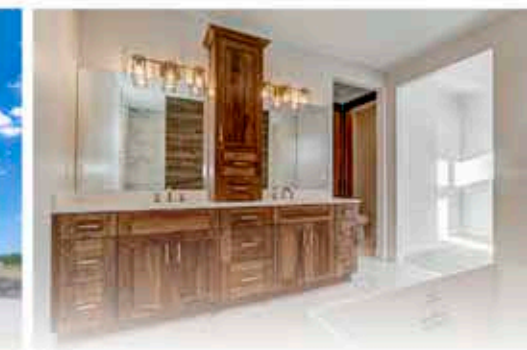
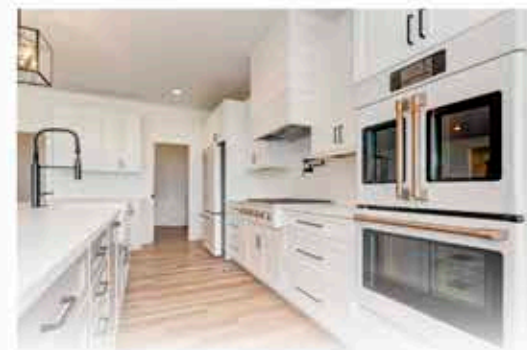
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# Aimee Fletcher

THE FLETCHER TEAM & ASSOCIATES



*Aimee Fletcher started her real estate career in 2009 in Little Rock, where her military husband was stationed. When it was time for them to move, the market was rough but they sold their house For Sale by Owner in five days and then built their next home. Aimee had her license by the end of that process and after a maternity leave, she never ended up returning to her former job in the beauty industry. Instead, she sold homes in Little Rock until 2012, when they moved to Colorado.*

When Aimee started getting more serious about her second career in 2013, she appreciated having great mentors who took her under their wing, however she never saw herself as a team leader. "I absolutely never wanted a team," Aimee stressed. Aimee then started working with Tiffany Carroll and a friend of hers, Tricia Mandeville, who was hired as an assistant with the intention to work toward a buyer assistant. In late 2018, Tiffany had 15 homes under contract and Aimee had 20 when Tiffany suddenly fell very ill. They each had been working their own business individually but quickly realized that was no longer going to work when

someone has an emergency. It was then that Aimee grew Tricia to become a buyer assistant and eventually a licensed agent and the team grew organically from there.

Aimee kept adding the right people to her team, nurturing them into who would be a good fit and aligning them with their areas of passion and specialized knowledge. "As you go, you figure out who is best at what. For example, Tricia is very knowledgeable about land and is phenomenal with our military clientele, Kristen's areas of expertise are in horse and investment properties. Tiffany is the best at luxury high-end, but her true love is with the first-time home buyer. She has a huge soft spot for ensuring younger first time buyers are treated well during the process and make the best choices for their future wealth. Lauren brings energy, technological expertise to include marketing and branding, knowledge in both first-time home buyers and experienced home buyers, a gift for interior design, and foresight to predict upcoming trends. There are many other talented agents on The Fletcher Team and Aimee is very proud of them all. She loves watching them grow as individuals and as team players.





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who genuinely cares about her team and puts her team before herself, always.

Aimee is not a micro-manager, but does admittedly have a lot of expectations. She wants her agents to always put the client first and do the right thing. “How you treat people matters,” she said. She also expects her agents to be level-headed rather than emotional. “Our clients are already emotional and we need to keep a clear head.”

Outside of work, Aimee enjoys football, vacations, and quality time with her family. When asked what she is most proud of, Aimee reflected on how she and her husband started this business back in 2014. They decided he would shift to Reserves so they could enjoy quality time with their boys (now ages 15 and 19) before college. “We have done it. We have two years left of Reserves. We got to raise our boys together and we have the financial freedom to buy rental properties. My husband manages the back end of the business and I only sell homes and coach my team. It was stressful, but was a huge win for our family.” Aimee continued, “I get to help my agents change their lives and create financial security for them as well. We all love our families and want the next generation to do even better than us.”

When asked what this feature meant to her, Aimee said, “Having my core team featured, who have all been with me for years, means the world to me. We have put a lot of blood, sweat and tears into this, along with a love and passion for what we do. My success has come from their success. We are in it together. How amazing that we all get to shine.”

Aimee first got into real estate to be able to advocate for buyers and sellers and “help them buy a home, not sell them a home.” She believes that helping people and ensuring her clients are making the best decision for themselves takes priority over her own paycheck. This buyer-first mentality is shared by the agents on her team. They all strive to build trust with their clients and see that reflected in referrals and repeat business. “Our clients love us and we love them back so hard. It’s not just about one deal for us. If I don’t get referrals from my clients, I know I didn’t do my job correctly.”

What Aimee loves most about real estate has shifted since she became a leader. This leadership role really highlights Aimee’s heart and has helped her grow her passion to a greater extent. Her vision has expanded to reach so many more people exponentially by helping her own team first. “Now that I have a team, what I love most is sharing knowledge and principles with my agents and pouring into them. They have commitment, dedication, focus, and a values orientation that impacts their work and how they show up. Everyone is doing this for the right reasons - the client is number one. Where I really shine as a team lead is getting agents who are about two years in and allowing them to hone in on their craft. Having a quantity of agents on my team is not the goal. What matters to me is each agent being successful in their own eyes, whether they desire to sell 15 homes per year or 70. It’s not about everyone

striving for 70 sales per year, either - because that takes a big commitment. I just really want to understand the essence of their goals and what we are going to do to make those goals happen. I want to ensure they have what they need to be the best they can be.”

Aimee focuses on the client experience and looks for ways to make it better. She leads with a focus on relationships, a willingness to go the extra mile, and the belief that it’s necessary to have difficult conversations. “If you can’t have hard conversations up front, how are you doing the best for your client? We ensure homes are priced correctly. We try to find a happy medium with our sellers, but we will not create unrealistic expectations or do a disservice by overpricing a house.”

One of the key lessons Aimee has learned over her years of leading a team is that just because you are the team lead does not mean you’re making the money; you’re often spending it. She shared how important it is to give regular attention to the budget. Aimee has also learned the importance of understanding where her agents want to go and making sure they have bought into the future direction and plans. She regularly asks her agents what they need, where they are headed, what the hard things are, and how she can help. She looks for the spark of motivation within each agent, and then figures out how she can help them to grow the same passion that she has. Aimee is a leader



# TIFFANY CARROLL

## THE FLETCHER TEAM & ASSOCIATES

Tiffany Carroll created her success by integrating her passion for helping people with her persistence. Her prior experiences have prepared her to dedicate the last nine years to people with real estate needs. Tiffany's prior roles include serving others in the restaurant industry, a supervisor at a blood bank, managing a small community dental office, and a stay-at-home mom during which time she helped create play groups to facilitate a network for new mothers. "I always liked real estate and several agents told me I'd be good at it, but I had little kids at home and didn't have the chance to pursue it right away."

When Tiffany finally decided she was ready to launch her real estate career, her search for a mentor and partner turned to Aimee Fletcher, with whom she was heavily involved in a local youth sports league. "Our sons played football together and my husband kept prompting me to talk to Aimee about working with her. I asked if I could host her open houses and when she eventually agreed, she made it clear that she didn't want a partner or a team. I was persistent though, and we clicked both professionally and personally. We worked

really well together and became great friends. I love to tell the story about how I was a persistent little chihuahua," Tiffany said with a smile. Business continued to grow and they hired an assistant. When Tiffany ended up getting very sick, "one wheel fell off the wagon," and they determined the time was ripe for expansion and brought more agents into the fold.

Tiffany appreciates the team's philosophy. "It's very much about personal relationships. We are never one and done - relationship *is* real estate for us. We have great clients and a strong referral base because we always put our clients' needs above our own. Always. It's always about what's right for the client. There is no 'secret sauce' - it's just - do right by others." This "do right" attitude resonates with clients and has resulted in loyal and lasting relationships with them. This positive outlook also resonates with the core group of agents who have been on the team for a long time. Tiffany added, "This is the perfect spot for me."

Tiffany approaches her work from the perspective of "do unto others as you would have them

do unto you," whether they are buying a \$300,000 home or a \$2 million home. "Every single transaction is the same in the sense that I'll do everything I can to get them into a home, even in a challenging market." Tiffany believes that when people are making a huge life decision, they want to work with someone they can trust. For her, it's important to look beyond the transaction to the people involved in it. "Even in the hardest of transactions, you're providing a wonderful service. It's about doing the right thing for people all the time." Tiffany's soft spot? "My heart is in my first-time home buyers - I just love them. I recently worked with a man who was buying his first home at the age of 62. There are no words to describe that feeling. It was such an incredibly powerful experience."

Tiffany's graciousness extends to new agents just starting their career. "All agents experience similar obstacles in the beginning. It's hard when you're first starting out and don't know where to turn. It's a lot of money out of pocket. You don't know what you're doing. When you're new, it's hard to work with other agents. I remember being scared,



▶▶ real producer

Written by Tabby Halsrud  
Eden Blue Photography



“

I feel honored to be in the position I'm in. A lot of people have helped me get here, including Aimee and my husband.

”



money was pouring out, and I didn't even know what questions to ask. I feel so blessed to have encountered Aimee, who took a chance on me. There's nothing wrong with helping new agents and sharing advice with them.”

Tiffany is a Colorado native and a proud mom of two grown children, a son and a daughter, who have both moved out of Colorado. *Family* has always been her biggest why. “My retirement plan is about my family. I want to be able to go wherever my kids and grandkids are.” Now that Tiffany and her husband are empty-nesters, they have been

rediscovering what life looks like now and Tiffany has been re-learning what she enjoys doing when she's not working. They recently got a puppy and Tiffany, who is very social, has been making an effort to reconnect with people. She's starting to go to concerts again, has recently recommitted to a book club, and enjoys listening to podcasts. She also loves to travel, especially to the beach, and she and her husband are planning several trips.

Tiffany reflected on her real estate career: “People often ask me, ‘With the success you've had do you wish

you would have started sooner?’ My answer is always, ‘Not really - because I don't know that I would have been as successful as I am if I had started sooner.’ I did have little kids at home. I feel like I got into it at the right time for my family, and at a time when the market was doing well. I got to learn the business and grow before COVID hit. I feel honored to be in the position I'm in. A lot of people have helped me get here, including Aimee and my husband. There were some tough times in the beginning, but I'm so proud of us and where it's come over time. I've enjoyed watching it grow. I truly love this job.”



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# TRICIA MANDEVILLE

## THE FLETCHER TEAM & ASSOCIATES

Written by Tabby Halsrud | Eden Blue Photography

After working in the mental health industry for 17 years, Tricia Mandeville was ready for a change and decided it was time to pursue a real estate career. "I was always interested in real estate but I felt it was important to wait until I could invest my entire focus into learning every aspect of real estate." Tricia's husband was active duty for 24 years and they experienced many deployments. Since he was gone a lot, Tricia wanted to be home and available for their children. She waited until they were older before she launched her real estate career. Tricia and Aimee Fletcher were long-time friends and Tricia worked with Aimee while she pursued her license. "I'm grateful that I learned from Aimee how to do it the right way and be an amazing agent."

Tricia grew up with a solid work ethic and a strong sense of responsibility, loyalty, and commitment. She integrates these values into how she approaches her work today. "Real estate is a huge responsibility. It's the largest purchase people make and I take it very seriously. I make sure I'm always going the extra mile for the client. I want to understand what my clients need and how I can help." Tricia encourages her clients to ask as many questions as they need to in order to ensure they understand the process and are comfortable with the transaction. To her this means answering the phone when her clients call, showing up when they need her, and being willing to figure it out with them.

When you're going through the process, Tricia said, "You need someone who will guide you; someone who has your back the entire time and who will make sure you are making the correct decision. I want to sell you a house, but it needs to be something you want and be the best financial decision. You need to have all the information so you know it's the right decision for you."

She added, "My goal is to be here for life. I want my clients to always call me when they

need something. I want to be their resource, and I want to sell their kids a house, too. I love it when I get invited to their kids' birthday parties and I get to watch them grow."

Tricia loves working with first-time homebuyers. Some of her clients are younger than her own children and she wants to ensure they are treated well and taken care of. "I want to watch out for them and call out what may not be a good purchase. In those instances, I encourage them to pause and really review all options and outcomes before making a decision."

After six years in real estate, Tricia has learned to think on her feet quickly. "Real estate is something you have to invest in 100% - there is so much to learn. It's a constantly evolving business so you can't stay stagnant. You want every tool that you could possibly need for your client. Every day is a new day; this is what keeps it exciting and interesting. There's no time to get bored in real estate."

Tricia reflected, "I do well, I have a lot of repeat business and that's what's important to me. In fact, that's how I determine success... when my clients call me again when they are ready to do something else or when they refer their family to me. This is a reflection of their trust and acknowledgment that I will always have their best interest as a top priority." Repeat business and referrals make Tricia burst with joy.

Tricia appreciates the shared values she sees among her teammates. "We always go the extra mile. We never say we're too busy or that we can't do something for a client. When we can't be there, we'll call someone else on the team to cover for us. We have a high responsibility to the client throughout the transaction and afterward and we really care. These are the best agents I know. We have been together a long time and we are very close. We have the same mentality - our clients are everything. The Fletcher team



“

*Every day is a new day;*

*this is what keeps it*

*exciting and interesting.*

*There's no time to get*

*bored in real estate.* ”

name is well-known and carries a weight of excellence. We support each other and bounce creative ideas off each other, too. We just want it to be a positive experience for our clients.”

Tricia has three amazing adult children and one phenomenal grandbaby in three different states; so when she's not working she travels to visit them. She enjoys spending time with her family when she can. “My family is the reason I do this and work so hard; they are why I give everything.” She effortlessly blends her own strong values and work ethic into her career, and models that for her family through her work. Her family-focus is also what makes her so successful in helping her younger clients.

“I love real estate and take it seriously. It's a hard job and it comes with sacrifices, but it's important to me that I help other families. It's very rewarding and I can't imagine doing anything else.”



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# KRISTEN NORTON

## THE FLETCHER TEAM & ASSOCIATES

Kristen Norton has significant experience working in the field of residential real estate. Her immersion began 16 years ago in Nevada where she did back-office work for a nationwide appraisal company. She eventually ran all internal operations of the company before it ceased doing business in 2010 when the owner unexpectedly passed away. This work transition, although sad, actually ended up aligning with a new adventure for Kristen. She and her husband moved to Colorado in 2011 with their two young children.

As her children grew older, Kristen's desire to return to real estate grew. This time, however, she wanted to work directly with the customers. She got her license and found her happy place selling homes. Kristen worked part-time with a local brokerage for a couple of years before she became a full-time agent on Aimee Fletcher's team.

Kristen derives joy from the different people she gets to interact with. "I get to help them make one of the biggest purchases of their lives. When I'm able to continue the relationship with them - that's the most rewarding thing and is what makes me happy. You know you did your job well when the clients are regularly engaging and reaching out on a personal level long after the closing."

Kristen recently celebrated five years of working with Aimee Fletcher. "I'm proud to be on the team that I'm on. We don't run our business to just make another sale. We all do it for the client, not for ourselves. We're very dedicated and hard-working. We have really good morals and values and truly care about our clients. We put our clients and their needs above our own needs and the relationship doesn't stop when the transaction is over; we have really wonderful relationships with our clients." Kristen added that she brings her clients into her circle and many of them become friends.

Kristen appreciates that her team is like her second family. "We get along so well and we're a part of each other's lives. I know that if I need something - whether it be work-related or personal - someone would be there for me in a heartbeat.... we always have each other's back."

Kristen shared that the Fletcher team works with all kinds of buyers and sellers, including those who are downsizing or moving out of state, first-time home buyers, retirees seeking their forever home, and especially veterans. One of Kristen's unique specialties is that she has extensive knowledge of horse properties and the specific attributes required to make them successful. Kristen used to manage a horse boarding barn years ago, and she and her daughters share a passion for horses and riding.

Although it's been a while since Kristen's been in the saddle, both of her daughters, ages 20 and 17, ride regularly. They have both excelled in English jumping as well as riding with the Pikes Peak Rangerettes. In addition, Kristen's family enjoys watching movies and making dinner together. "I work to give my family a good life and when I'm not working, I love doing mom things and spending time with my family."

Having a strong support system has helped Kristen be successful in this business. "I'm very fortunate that both of my daughters and my husband support me 100% in what I do. Transitioning from part-time to full-time has been so much easier because of them and their support."

Kristen reflected on her real estate career, sharing that "real estate is what you put into it. If you do it part-time, you get part-time results. But when you put your heart and soul into it and make it one of your top priorities, it pays off. But like anything in life, that pay-off doesn't come for free." This is a lesson Kristen learned from her grandparents, who were successful real estate agents and investors in Montana.

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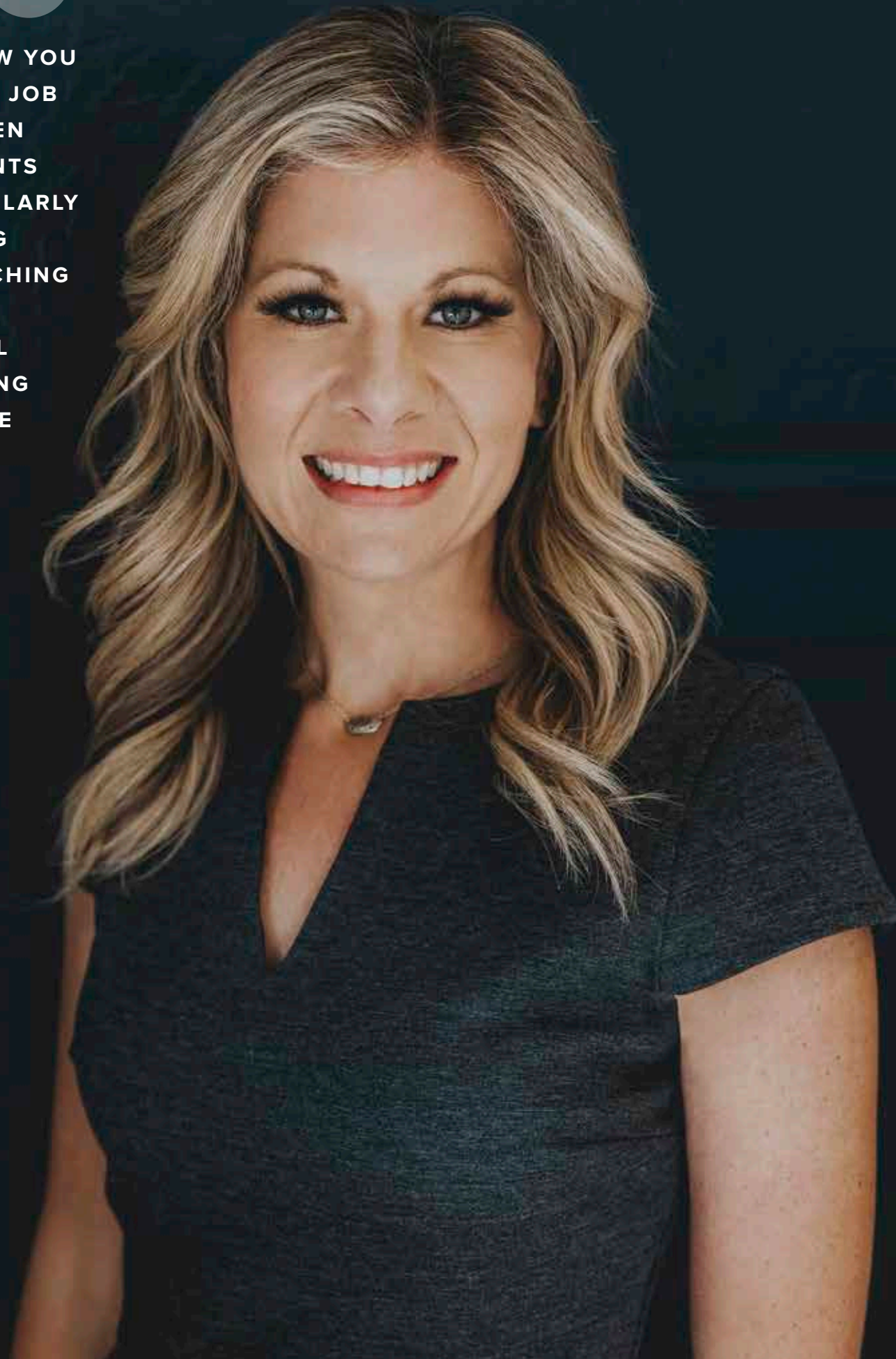
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# Lauren Trent

Written By Tabby Halsrud  
and Lauren Trent  
Eden Blue Photography

## THE FLETCHER TEAM & ASSOCIATES

Lauren Trent has always possessed an entrepreneurial spirit. For the better part of a decade, she owned and operated Quaint, a boutique salon, where she cultivated the sharp business acumen and penchant for client service that she would later need to excel as a REALTOR®. Forging and maintaining meaningful relationships was the most important aspect of Lauren's career as a cosmetologist. At the encouragement of her sister Aimee Fletcher, owner of The Fletcher Team & Associates, Lauren began dabbling in Real Estate in 2019.

The thought of letting go of a career she had built from the ground up was daunting but she felt strongly that Real Estate was not something that could be practiced part-time. In 2020, despite her fears, Lauren decided it was time to make the leap, sell her salon and transition into real estate full-time. Lauren says she couldn't have done it without encouragement from her husband who supported her wholeheartedly when she said, "Let's move to Monument!"

Lauren is the Team Lead of The Fletcher Team & Associates where she serves clients throughout Monument and the Front Range region. Born and raised in Colorado, she has combined her business background with her acute knowledge of the area to meet the needs of any buyer or seller. "There's nothing more fulfilling than helping people navigate

one of the most significant transactions of their lives," she said.

As a Military Relocation Professional and CLHMS Guild Member, Lauren draws from her in-depth knowledge of the Front Range region to uncover the right investment for her clients' best interests. Lauren remains focused on what matters most and has earned a fantastic reputation throughout

Colorado, as evidenced by her rapidly growing rate of repeat clients and referrals. "I practice real estate

for the people, not the paycheck," she said. "For me, that means telling a client what they need to hear, as opposed to what they want to hear.

Instead of over-promising and under-delivering, I strive to go above and beyond with each transaction." Forging and maintaining meaningful relationships continues to be the most important aspect of Lauren's career.

“

**There's nothing more fulfilling than helping people navigate one of the most significant transactions of their lives.**

”

Lauren is a member of Elite 25 as well as Peak Producers, an organization of leading Colorado REALTORS® who have joined forces to uplift their community and serve those in need. Lauren supports youth sports programs in Monument and enjoys connecting with the community at annual parades, festivals, and farmers' markets. When she's not with clients or giving back, she can be found spending quality time with her husband,





daughter, cats, and their Golden Retriever, Lucy Goose.

Lauren says The Fletcher Team is the perfect example of what a team should be. “We support each other and have each others’ backs. If one of us is sick, the rest of us pitch in to take care of the clients. We have fun, we believe in the same things, and we always put the client first. Always. It’s great to produce at the level that we do, and maintain a sense of fun while we do it.”

As for what Lauren had to say about Aimee, “Yes, she is my sister but she is so much more than that. She always puts her agents before herself; she would give the shirt off her back. She’s the best team lead out there, hands down!”

Lauren has exciting plans for the future of her business. She intends to further scale the model of service that has set her apart in the region by offering full-service staging and will debut Staged by Quaint in early 2024. “Above all, I love being someone my clients can go to for all their real estate needs—today and tomorrow.”

“

**Above all, I love being someone my clients can go to for all their real estate needs—today and tomorrow.**

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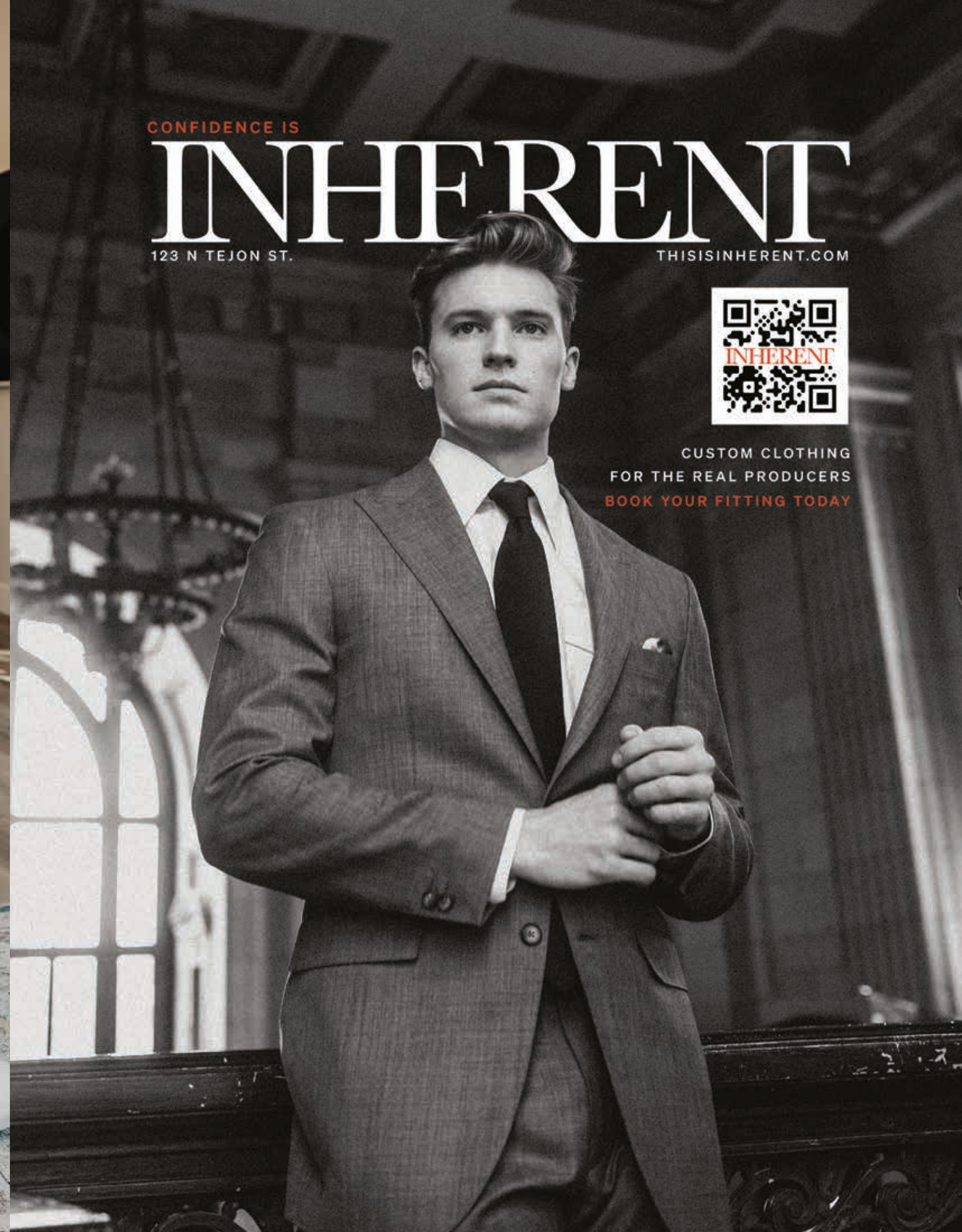
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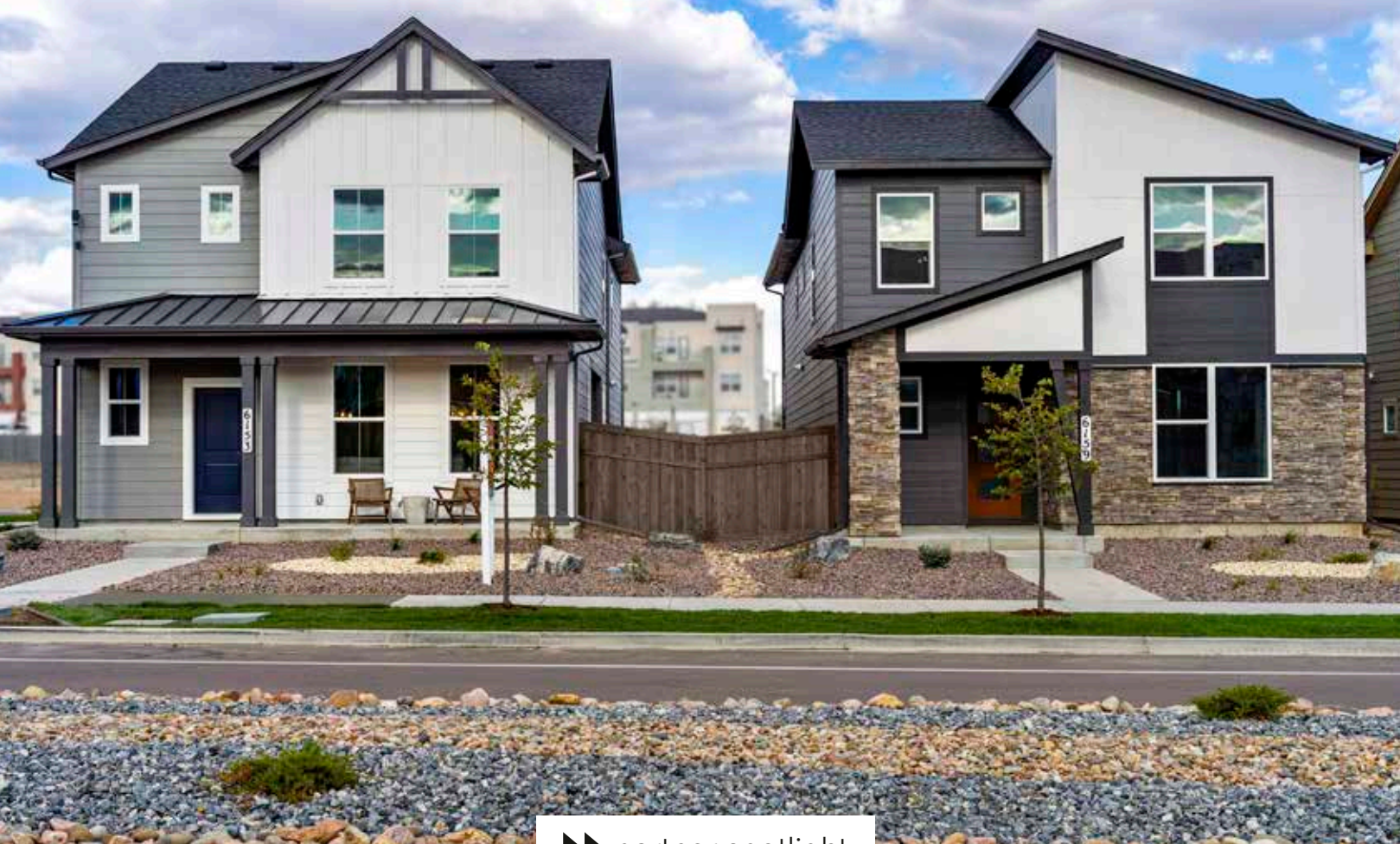
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▶▶ partner spotlight

Written by Kim Sandoval

# CLASSIC HOMES

## *Introducing the New Portrait Collection*

The New Portrait Collection with Optional Accessory Dwelling Units is an Exciting Debut for Classic Homes – and Colorado Springs!

Classic Homes brings something new to the table every year...and now the Portrait Collection is even more picture-perfect, with the first new build project offering accessory dwelling units (ADU) as a potential rental income property in the Greenways at Sand Creek neighborhood. These secondary living spaces – smaller independent dwellings privately situated above the primary residence – share the same building lot as a larger, primary single-family home and can provide additional income through rent (or house a family member or friend).

The Portrait Collection is truly a game-changer in the world of home design. By building new homes

with an optional ADU, Classic is giving homeowners the flexibility to create the ideal living space that suits their individual needs and lifestyles while also providing the opportunity to build wealth and equity with potential rental income.

These new, flexible and stylish residences are complemented by the new Greenways Community Park complete with a pond, event pavilion, play area, picnic spaces, open fields, a hammock garden and a Tier 1 Trail.

### **ADU REQUIREMENTS**

ADUs must be built to specific building codes, which have different requirements than traditional single-family homes. They must also have a separate and distinct entrance, exit, kitchen, laundry, living area, sleeping area, bathing area, and

bathroom facilities.

### **THE BENEFITS OF AN ADU**

There are a host of advantages to an ADU, including:

- The potential to increase housing affordability – for homeowners and tenants.
- The creation of a wider range of housing options within a community.
- Private multi-generational living or work-from-home opportunities.
- Extra (semi-passive) income from rent.
- Added value for your property.

### **PORTRAIT COLLECTION ADUS AT GREENWAYS**

At a central location near the Powers Corridor and First and Main Town Center, Classic Homes now blends home ownership and rental income in a single buy of a single-family home with an ADU. Two-story, single-family residences have from 1,543 to 2,391 square feet, with ADUs adding 561 square feet of living space on the same building lot, and are available with Modern, Farmhouse or

Cottage-style architecture.

Home plans include low-maintenance landscape packages and fences, along with smart home and energy-saving features, plus incredible finishes like laminate flooring in the entry and kitchen, granite slab kitchen countertops and stainless-steel appliances. Homebuyers can further personalize the interior with the help of a professional design specialist at Classic's Design Studio.

"I believe the Canvas ADU, Paintbrush ADU and Palette ADU home designs from this collection bring stylish, flexible and attainable housing options for both consumers and investors," said Mike Tinlin, Classic's vice president of sales and marketing.

### **A CLASSIC HOME NEVER GOES OUT OF STYLE.**

From its urban townhomes and ADUs to traditional single-family homes on larger lots, every home Classic builds uses top-notch materials and exhibits the same in craftsmanship. You will marvel at the





professional details and care in execution.

The locally owned Colorado Springs-based homebuilder is a three-time Better Business Bureau “Excellence in Customer Service” award-winner and has been designated a Colorado Springs Best Homebuilder by The Gazette for 16 years running!

Visit the Greenways at Sand Creek Sales Center at 3575 Tutt Boulevard, just south of N. Carefree Circle. The Greenways community offers diverse real estate options including townhomes, midtown homes, ADUs and ranch plans. Plus, additional home designs and product lines are coming soon!

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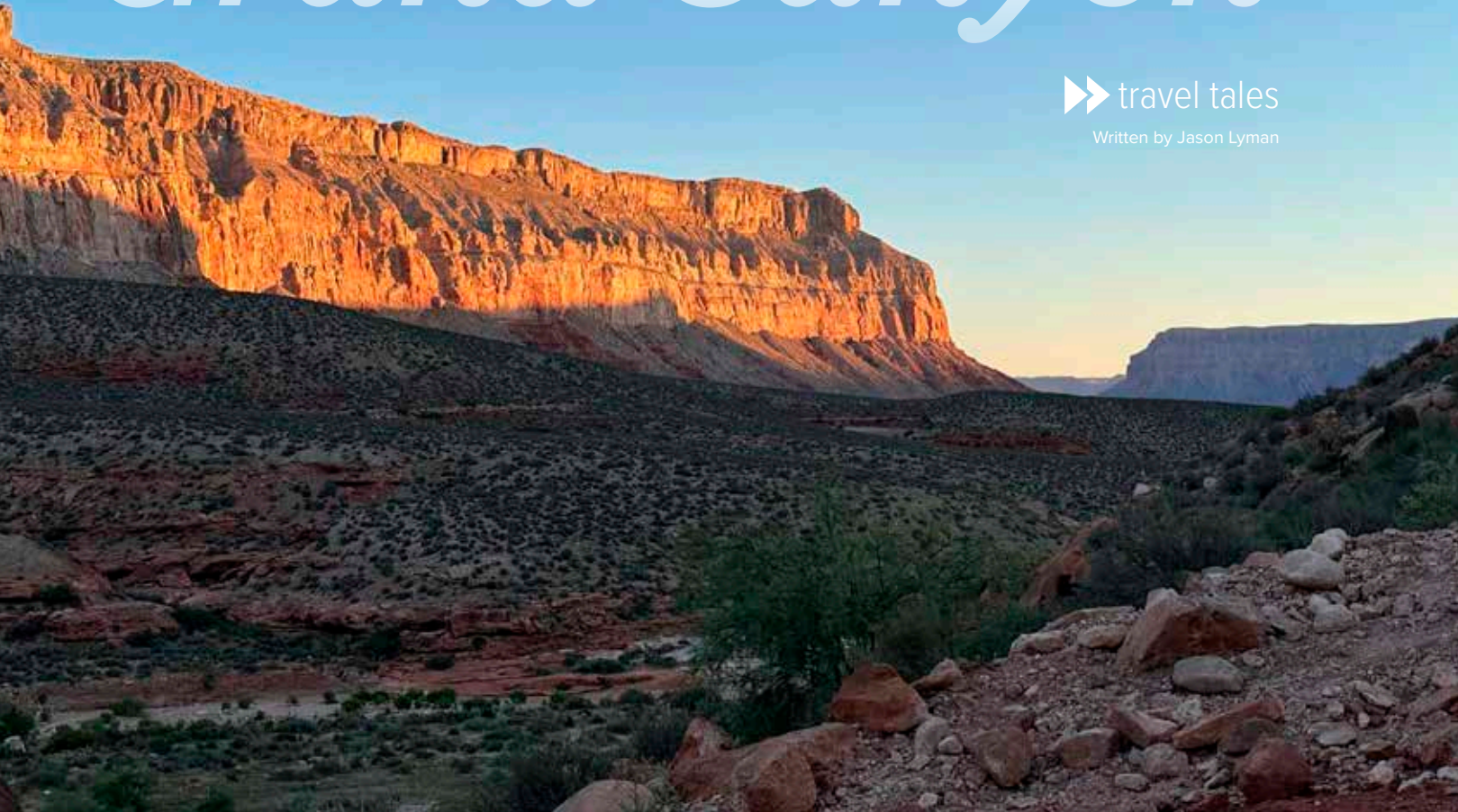
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# Chasing Waterfalls in the Grand Canyon

▶ travel tales  
Written by Jason Lyman



We started our 10-mile hike into the Grand Canyon at 5 a.m. as the sun was coming up. The first two miles are switchbacks to the canyon floor, then six miles to the Havasupai Village, and two miles to the campground.

*I'm not even sure where to begin with recounting our incredible trip to Havasupai Falls at the bottom of the Grand Canyon. I had no idea this place existed until my fiance Valerie told me about it. The Havasupai tribe has a village in the Grand Canyon and controls tourism to this special place; you must secure a permit before going. The permits are normally released for purchase on February 1 of the current year and they sell out for the year in about an hour.*

Valerie and I purchased our permits February 1, 2020... But COVID shut the world down, and tourism to Havasupai was shut down as well. We waited for three years.... our permits

kept rolling over to the next year. FINALLY on August 29, 2023, it was our turn to hike in! The permits are good for four days and three nights. This is a backpacking trip, so everything you need for that time will be carried in. The hike from the top of the trailhead to the campground is 10 miles. The Havasupai Village is about eight miles from the trailhead. There is a cafe and a small general store in the village which is great for some cold beverages after your long hike.

Havasupai consists of a series of waterfalls that you can explore. Some are bigger than others, but all are fun

to see and swim in. The water is this bright turquoise color that just doesn't look real. Once in the campground, there is essentially no cell service, which just added to the magical feeling. We really had nothing else to do but explore and relax.

Once we set up our camp next to Havasupai Creek, we spent the rest of our time doing small hikes to explore the different falls. We visited Fifty-Foot Falls, Havasu Falls, and my personal favorite, Mooney Falls. This was so much more than I thought it would be and the pictures don't come close to showing the beauty that we experienced. Val and I plan to go back every year that we can. The hike in



We are halfway into our hike, which has been absolutely gorgeous.



About 7 miles in. Since we started early, the majority of the hike was shaded by the canyon walls. We had to carry all the supplies we would need for 3 nights and my pack weighed in at just over 40lbs.



The absolute best part of being down here is that you can swim in all of the water. The temperature was about 110 degrees outside, and the water stays about 75 degrees year-round, so it felt incredible to cool off!



Havasupai Falls - the first BIG waterfall on the way into the campground. The water really is that blue all of the time!



was HARD, but that made being there that much more special.

Obviously as a realtor, being ANYWHERE without cell service for an extended period of time required some planning and some help. I informed all of my clients well ahead of time that I would be out of town and out of service, and my team member Christi Shelhammer was on standby in case anything urgent came up. There was one thing that did need my attention, but luckily the village had wi-fi so I hiked up there one morning just to take care of that.



At the bottom. Mooney is one of the most beautiful places I have ever been!



Mooney Falls - my favorite of the waterfalls in Havasupai. It is over 100 feet tall and the climb to get to the bottom is NOT easy. A small trail leads to a little cave and on the other side of the cave is a series of chains and ladders to make the rest of the descent.



Fifty Foot Falls is a hidden gem at Havasupai and was Valerie's favorite. A small trail leads through brush and reeds and opens to this oasis. It's one of the only falls that you can actually go behind!



At Fifty Foot, we enjoyed the best swimming of the entire trip.

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*We are proud to announce that Sandi Greenfield has joined our Chicago Title team! Sandi joins us with 9+ years of experience in the industry and we are very lucky and excited to have her on board! She loves to snowboard and is an avid reader. You will be sure to recognize her at the closing table with her adventurous hair!*



# Your boudoir experience isn't about the photos...

There are many misconceptions about what a boudoir photography session really is. While it's true that you will walk away with some really beautiful artwork that will promote a positive self-image, we are convinced that **boudoir isn't really about the photos.... It's about the experience.** A transformation happens when you decide to push yourself out of your comfort zone and rediscover who you are in the process.

A boudoir session may feel like a scary thing to attempt. Our clients are women who are ready to be vulnerable, feel empowered, and are courageous enough to try something new. Every client that walks into our studio is very different. We believe that your boudoir experience should be unique - designed by you, customized to fit your taste and likes, and more importantly, to respect your boundaries. Some women are very daring and want to bare it all, while others are more conservative. **Boudoir is for everyone.**

Whether you want to wear lingerie, a beautiful robe, a gown, or nothing at all, we believe there isn't just one way to be "sexy" and there isn't "one right way" to dress for a boudoir session. We want our clients to discover what beauty and confidence means to them.

Our goal is to make the whole process stress-free and enjoyable. Every client is nervous when they book their session, but we take pride in the fact that we have created an approach designed to make you feel comfortable before, during, and after the session.

Before your session we will discuss your wardrobe preferences, any insecurities you may have, and answer questions about how to prepare. The day of your session our professional hair and makeup artist will focus on accentuating your natural beauty. Your time in front of the camera will be full of laughter and silliness; we pose ourselves to show you exactly how to look your best.

If you have wanted to book a session for some time, we encourage you to take the leap! There is never a better time than now to do this for you. We promise you will leave looking and feeling GREAT - and feeling proud.

*"What an incredible experience!! I did a boudoir shoot and was so nervous going into it. By the end I felt like a completely different woman! The team is incredible, they create such a fun environment and Maria will roll around on the floor to show you exactly how to pose. It is such an empowering experience. I highly recommend everyone do at least one boudoir shoot in their life!" -Miss H.*

If you are a mom, we bet you dedicate much of your time and energy to your family and/or to your work. There is nothing wrong with doing something for yourself, too. A luxurious boudoir experience is a great way to pamper yourself!

Bold Babe Studio / Casa Bay Photography specializes in luxury boudoir and fine art portraiture. We also provide fun family and unique high school senior portraits. Contact us to learn more or book your session.



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Thank you, Kate!

My colleagues and I had the pleasure of hosting a class taught by Jen, and I cannot recommend her enough. We had an overwhelming response to her class "Staging With Feng Shui" and packed the house with seasoned real estate professionals that couldn't get enough of how to take their staging to the next level! The experience was truly phenomenal!

Jen's expertise in Feng Shui and her ability to explain complex concepts in a simple and practical manner was impressive. She effortlessly engaged the entire class. Her knowledge, passion, and dedication are truly remarkable, and she will undoubtedly leave a positive and lasting impact!

~Kate K.

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# WHAT ARE THE 3 MAIN USES OF A REVERSE MORTGAGE?



ask the expert

Written by Kevin Guttman, C2 Financial  
NMLS #384936 | CO #100022215  
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**A reverse mortgage is a misunderstood, misrepresented and therefore under-utilized financial product. When people understand how they work, and how they can improve their lives, the reaction I hear most often is what's the catch? Or, this sounds too good to be true!**

The truth is reverse mortgages have been around since 1961, they started being regulated by HUD and administered by the FHA in 1988. And over the last 35 years, there have been significant improvements made to where now this is the safest mortgage available.

Another reason people are confused about them is a reverse mortgage has 3 primary ways they can be used. Each of them is unique and depends upon the client's situation. In every case, at least one borrower needs to be 62, these can only be for a primary residence and there is no mandatory, monthly PI mortgage payment required. So, what are the 3 main uses of a reverse mortgage?

The number one way senior homeowners use them is to eliminate or make their monthly PI payment optional. As long as one borrower lives in the home as their primary



residence, they maintain it, pay the property taxes, homeowners' insurance, HOA dues if applicable, the term of the loan is 150 years. And in most cases, there is equity at the end for the next place they move to or to give to their heirs.

This allows a senior homeowner to:

- Remain at home and age in place
- Maintain their independence and lifestyle
- Retain ownership on title
- Refrain from making a mandatory, monthly PI mortgage payment
- Sustain and protect about 40% of their home equity from a market downturn
- Obtain the best interest rate whether at application or at closing
- No pain when paying off the mortgage, as the responsibility of repayment shifts from the borrower to the home, a reverse mortgage is a non-recourse loan
- Prepaying the mortgage is optional, there is no pre-payment penalty

The second way senior homeowners use them is to access their equity, approximately 35-50%, based on their age. They can access these funds 3 ways: Lump Sum, Monthly Payments or keep the money in a Line of Credit that grows by

compound interest. Or there can be a combination of all of the above.

This option allows the senior homeowner to gain access to their home equity, so they have more control over their finances and future. Also, most people earn 0% return on their home equity. This strategy allows a senior homeowner to put 35-50% of their equity to work.

What other investment offers these benefits?

- Protection from a market downturn
- Insured, so the line of credit cannot be cut or reduced
- Growth by compound interest
- Equity grows tax free
- Proceeds are not taxable
- Use proceeds however you wish, except buy an annuity (the equity is already annuitized)

The third way a senior homeowner can use a reverse mortgage is to finance their next home.

Many seniors today feel like they can't afford to move. And yet, the neighborhood they have lived in for years is changing and they may not feel safe anymore. Or, they have deferred maintenance and can't afford to do the necessary repairs.

Here's the good news! A reverse mortgage for purchase, or HECM (Home Equity Conversion Mortgage) 4 Purchase (H4P) allows a senior home buyer to:

- Increase their purchasing power by 35-50%, depending upon the age of the youngest buyer
- Live in the part of town they want to
- Buy a newer home with updated amenities and no deferred maintenance
- Have no mandatory, monthly PI mortgage payments

*A reverse mortgage allows a senior homeowner to use leverage to improve their quality of life. If you want to learn more about how a reverse mortgage may benefit you or someone you love, please reach out.*

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"I work with Ryan on the purchase of my 8th home and his presentation of loan options was the best I've ever experienced! He is incredibly knowledgeable of the industry and helped me navigate through the rates to get a great option. He's very responsive and proactive which kept everything smooth all the way to closing. I definitely recommend Ryan!"

- Jeremy H.



"Ryan was great to work with and made the process so easy. He was always available even helping us late due to different time zones. He was very transparent through the whole process so we didn't have any surprises at closing!"

- Stephanie B.



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"He was so responsive and knowledgeable - he answered every call and text promptly and we could tell he wasn't doing it to get our business but rather because he is an honest, good person who cares about helping others."

- Rachel R.



"I just recently bought my first home and Ryan made it possible! He helped with every step of the way and kept me informed on what was going on with my loan and what I needed to complete! I recommend Ryan for all mortgage needs!"

- Gavin W.

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**Darrell Harrison**

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**Hometown**

I have considered Colorado Springs my home for a little over 16 years now. Prior to moving to the Springs, I lived in the Bay Area, California for many years. Even though the majority of my life was spent in California I have always considered myself an Oregonian. I was born in a small town called Medford in the Willamette Valley in Southern Oregon. Those who have visited Oregon will know the beautiful rivers and great fishing in this area of our country. Anyone who knows me well knows that I am a huge University of Oregon Ducks fan and follow any of their sports that I can watch on TV here in Colorado.

**How long have you worked in the industry?**

I entered the Mortgage industry specifically about six years ago now. The Real Estate Industry has been in my blood pretty much since birth. My father was a Real Estate Developer, and I was looking to follow in his footsteps. I ended up working as a title sales representative a couple of years after graduating college. My Title Career lasted over 25 years leading me to Colorado, eventually being the Division President of Stewart Title in Colorado Springs. After spending that time in title insurance, I decided to make a change to originate mortgages, and that has been the best decision I have ever made.

**What is your favorite part of being a lender?**

Originating mortgage loans has been such a thrilling experience. When I made the move to this career, I was not sure what to expect. I have had the opportunity to contribute to the process of seeing hundreds of buyers successfully purchase a home for themselves and their families. Being at the closing table and seeing the keys being handed to the new owner never gets old. The thrill and elation of this experience really have no rival. Sometimes this process takes months to years from beginning to end and it is worth every second. Seeing the smiles of the borrowers and their children, if they have them, is more satisfying than most things I have ever been through.

**What is one thing you would tell a first-time homebuyer?**

Buying a home can be the most significant financial transaction that is experienced in one's life. When I am working with someone who is buying their first home, I definitely want to make sure they are completely understanding what they are doing in the process. Changing your status from a renter to an owner is a huge step and I take that very seriously. The main message which I make sure that new buyers understand is that they are now paying down the principal on their own home as opposed to paying it for someone else. There are very few other investments available that can build wealth and prosperity as much as owning real estate.

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