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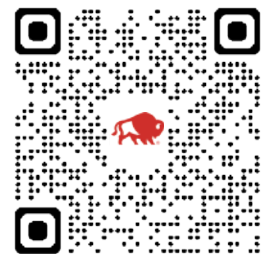
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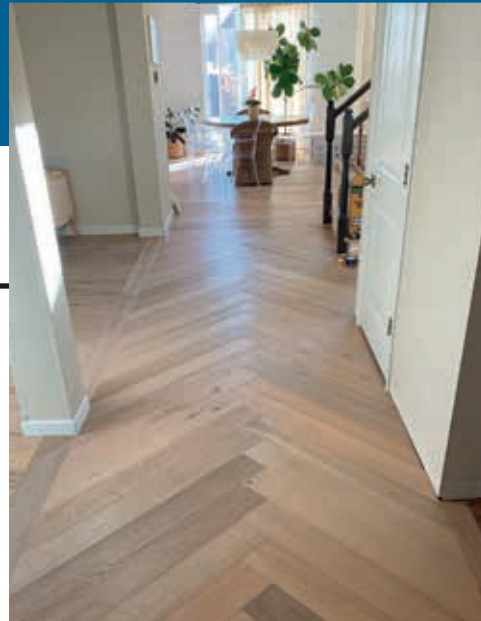
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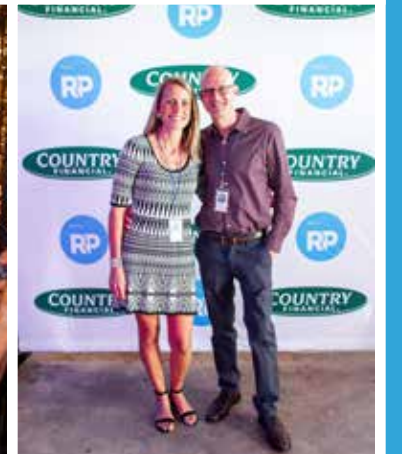
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We were so excited to have been the Premium Sponsor for *NoCo Real Producers'* Premiere Producers event at The Coast! All of us at The Percha Agency want to thank all the REALTORS® and NoCo RP Preferred Partners who made it out on this great evening. We've been a Preferred Partner for a while now, and we've really enjoyed deepening our relationships with some folks we already knew, as well as building relationships with new friends and potential business partners who are at the top of their game. We're always happy to connect with some of the best producers in the real estate community in Northern Colorado. Premiere Producers was another great event; there's not a more fun group of people to be around than this one! Sarah and I look forward to meeting more of you at upcoming events. Happy New Year and know that we are here for all your insurance and investment management needs!



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EXPLORING EXCELLENCE IN HOME INSPECTIONS:

A SPOTLIGHT ON INSPECTIONS OVER COFFEE

In today's fast-paced real estate landscape, where high interest rates, low inventory, and financial uncertainties loom large, both Realtors and homebuyers find themselves navigating a challenging market. Amidst these formidable circumstances lies an ally of expertise, support, and partnership: Inspections Over Coffee. This innovative residential, commercial and environmental inspection company not only understands the pressing issues that their clients face; they also offer a comprehensive and modern approach to home inspections that puts both REALTORS® and their clients at ease.

Inspections Over Coffee is more than just a business; it is a passion-driven endeavor led by owner Bryan Zenner, a dedicated and experienced professional who took over the long-standing company earlier this year. Bryan's journey into the home inspection industry was born out of a desire to utilize acquired skills and thrive in Colorado's booming real estate and home-building sector. With a degree in business from Creighton University in Nebraska and a diverse background that includes being a chef, an operations manager, and a home inspector, Bryan's unique blend of skills brings a fresh perspective to the field.

"Colorado real estate is growing so quickly, and I love being a part of the industry in this way," states Bryan.

When it comes to entering a client's home, Inspections Over Coffee has a clear-cut priority and procedure. Their thorough inspectors meticulously work their way through the entire property, examining every nook and cranny. The goal is to provide a holistic view of the property's condition, empowering clients with information.



"Our main goal is that after receiving our report, the client feels super informed and confident moving forward with the purchase of their new home."

Their motto, "A Forward-Thinking Approach to Home Inspections," encapsulates their commitment to leveraging cutting-edge technology and reporting methods. This approach not only sets their clients up for success but also distinguishes them in the industry. Inspections Over Coffee strikes a delicate balance between thoroughness and practicality. They steer clear of unnecessary

alarmism, and they truly value the strong partnerships that they create with Realtors and their clients.

Inspections Over Coffee doesn't stop at traditional home inspections. They offer a spectrum of ancillary services that provide a 360-degree view of a property's potential concerns. From radon and lead testing to water quality analysis, mold, and air quality assessments, asbestos, and even sewer and septic line scoping, their offerings extend beyond the ordinary, ensuring no stone is left unturned in the inspection process.

For real estate agents, Inspections Over Coffee serves as a reliable ally. From streamlined scheduling to delivering top-quality reports and addressing client inquiries, they are committed to offering white-glove service throughout the inspection journey. They understand that a home inspection can be a stressful step for any homebuyer, and they strive to make the process as smooth and informative as possible.

"We hold a high regard for a homeowner's property. Whether it is donning booties or ensuring that appliances and system settings are restored to their pre-inspection state, our aim is to leave no trace of our presence, creating an impression that we were never there."



“
WE HOLD A HIGH
REGARD FOR A
HOMEOWNER’S
PROPERTY.”

They recognize the critical nature of identifying significant issues that might lie beneath the surface of a potential dream home. Their focus on structural integrity, roofing, HVAC systems, plumbing, and electrical components ensures that REALTOR® and their clients have a clear understanding of a property’s condition.

Bryan’s favorite part of the job is working closely with REALTOR® to ensure their clients’ satisfaction. This commitment to personalized service shines through in fun client interactions, such as providing drone lessons for roof inspections and utilizing Flir cameras to engage clients in the inspection process.

Outside of the world of inspections, Bryan lives in Longmont with his wife, Sara, and their dog, Lily. He cherishes time spent with family and enjoys outdoor pursuits like gardening, photography, boating, golf, hiking, and embracing the serenity of nature. His two sisters and their families live nearby on the Front Range and his father owns a mountain home in Grand Lake so together they all enjoy the best that both the mountains and the Foothills have to offer.

In a final reflection, Inspections Over Coffee emphasizes its role in alleviating the stresses that homebuyers face. Their team of seasoned inspectors takes pride in ensuring a thorough yet approachable assessment of every inspected home.

“We want to bring a softness to the home inspection industry. It can feel stiff and intimidating - and we want to bring more ease, lightness, and efficiency to this process. We care deeply about having happy clients and will always act in their best interest. I am really invested in this industry - I appreciate each of our valued Realtor partnerships. For Realtors who I have yet to work with, please get in touch with me - I am excited to work with you!”

Inspections Over Coffee is not just an inspection company; it is your partner in making informed, confident decisions for a future home. Whether you are a seasoned REALTOR® or a curious homebuyer, Inspections Over Coffee invites you to experience its unparalleled approach to inspections and discover a world of assurance and peace of mind.

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IOC may have a small part in the home buying process, but we want to be a valuable partner that makes a significant difference.”

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Inspections Over Coffee
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- Partnership and communication throughout the inspection process to ensure the best outcome for you and your clients

What do you love about your work?

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- Our strong team that truly cares about their work and their clients



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Christian GARCIA

SEARS REAL ESTATE

By Christine Bowen | Photos by Alyssa Benson, A.B. Consulting NoCo

Christian Garcia, a seasoned REALTOR® based in Northern Colorado, has built a successful career by putting his clients first. Born and raised in Loveland, and Milliken, Christian's journey in real estate began right after high school, where he decided to jump straight into the dynamic world of property transactions.

Christian's roots in Northern Colorado run deep. While he didn't attend college, he graduated from Roosevelt High School in Johnstown. It was during high school, as part of a speech class, where Christian was required to undertake a one-day internship. Initially, he chose to shadow a finance manager at a car dealership, and for quite a while, this is what he thought he wanted to do. Christian says with a smile, "However, I didn't really want to work a full day on Saturdays, so now I'm a REALTOR® and I work seven days a week!" Looking back during his junior and senior years of high school, he had a clear conviction – college wasn't the path for him. He craved mental stimulation, and real estate emerged as the field where he could channel his passion and energy.

His initial exposure to real estate came through an internship, a pivotal experience that solidified his sincere interest in the industry. Christian says, "Mitch Benner from The Group was my initial mentor, allowing me to intern with him. At the age of 18, I reached out to a dozen REALTORS®, and he



was the only person who responded. My internship at The Group has had a lasting impact, and we maintain regular contact. Mitch is the catalyst for my entry into the real estate business, and I credit him for the opportunities he afforded me."

What sets Christian apart is his unwavering commitment to his clients, and in particular, his enjoyment of first-time homebuyers, citing the joy of witnessing their excitement and fulfillment. He shared a touching story of clients who, after going



“ IN MOMENTS OF
UNCERTAINTY, I REMIND
MYSELF THAT I HAVE WHAT
IT TAKES TO NAVIGATE
CHALLENGES AND SUCCEED. ”



under contract, saw their parents well up with pride, highlighting the emotional connection Christian fosters with those he serves.

Christian's journey with Sears Real Estate, his current workplace, began from day one. He joined the team largely because of Chalice Springfield, who served as the managing broker at the time. Having completed a comprehensive rookie program, including mentorship and weekly classes, Christian has continued to hone his skills. He emphasizes the importance of ongoing learning and says, "I'm always seeking learning opportunities to improve my skills for the benefit of my clients. I believe in continuous improvement. Recently, I attended a conference that promises not only to contribute to my role on a board but also to elevate my performance in the real estate business." He also credits another mentor, Brad Inhulsen at Sears. "He too influenced my decision to work at Sears and became a valuable partner for a couple of years. Our collaboration contributed significantly to my growth and success in the industry", states Christian.

Christian goes on to share, "A piece of advice that a friend, a seasoned REALTOR® with two decades of experience, shared with me when I was just 18, still resonates strongly. She emphasized, 'Never forget that you have what it takes.' Each day, when faced with doubts or low motivation, I reflect on these words. In moments of uncertainty, I remind myself that I have what it takes to navigate challenges and succeed. This advice has been a guiding force for almost eight years now, and it's a message I'd pass on to new realtors starting out."

Beyond his professional life, Christian offers a glimpse into his interests. An avid gym-goer, he values fitness and tries to get to the gym once a day. He also values moments spent with his Chihuahua, Lucky. Sundays are reserved for family gatherings at his grandma's house, a

his extended family. Christian says, "Without fail, my grandmother makes a meal every Sunday, and the gathering draws about 20 of us. This weekly reunion is a memory I will cherish throughout my lifetime." Christian also describes himself as an old soul. He's been collecting coins since age six and says, "Among my earliest memories are attending coin shows with my father, where I'd find new pieces to add to my collection. It's a unique aspect of my personality that I find pretty cool."

When it comes to traveling, Christian sees himself as a creature of habit regarding the places and activities he likes. He says, "Lately, I've been frequently traveling to Florida to visit my parents who relocated to Tampa a year ago. Another destination I enjoy is Dallas, primarily because I'm a big Dallas Cowboys fan. I make it a point to go to games in Dallas, but I also like to mix it up by catching them in other cities such as Seattle, Denver, and Tampa."

In terms of community involvement, Christian has volunteered with the United Way of Weld County and served on the City of Greeley Human Relations Commission Board. Currently, he sits on the board of the National Association of Hispanic Real Estate Professionals, combining his passion for real estate with a commitment to community engagement.

As Christian looks to the future, he remains focused on his clients, always striving to provide top-notch service. With an eagerness to adapt to market trends and an unwavering dedication to personal and professional growth, Christian Garcia continues to make his mark in the world of real estate.

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**“
I’M ALWAYS SEEKING LEARNING OPPORTUNITIES TO
IMPROVE MY SKILLS FOR THE BENEFIT OF MY CLIENTS.
I BELIEVE IN CONTINUOUS IMPROVEMENT. ”**

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Cultivating Excellence

Taylor Home Partners leader John Taylor likens his team to a beautiful garden of champion roses. You won't find any noxious weeds in this garden because John, an endearing, enthusiastic and devoted REALTOR®, has been vigilant in selecting and growing the best seeds, which he calls three of the most exemplary human beings around: Batina Noakes, Mike Leaverton and Marcy Cox.



John Taylor

The Taylor Home Partners team, part of Dennis Schick's RE/MAX Alliance brokerage, is a result of four different paths converging. The collaboration commenced in 2020, just as the pandemic was striking fear across the globe.

John, a Texas native with a background in Fortune 500 banking and the oil and gas and real estate industries, and Mike, an educator, financial services professional and now inside sales agent from Fort Collins, worked together for more than a decade at an energy land services company that John owned before joining forces on the Taylor Home Partners team. John calls Mike somebody who truly cares,



Batina Noakes



“
*Although we are working in the real estate industry,
 we are in the human being business. We are
 Sherpas for our clients throughout their journey.*
 ”

works hard and does what he says he will do. Marcy, a creative force hailing from Longmont who once ran a youth ballet company, found John via one of his clients and serves as the team’s marketing manager or, as John shares, the “magic behind the scenes.”

Marcy Cox



Batina, originally from Alaska and a former owner of a real estate cleaning business, was licensed as an agent in 2020 and joined the team in 2022. John reveals that Batina, whom he met through a friendship with her mother, is exactly what he needed. He and Batina co-list all properties.

John, Mike, Marcy and Batina have all professionally reinvented themselves, and the community of buyers, sellers and partner affiliates are the lucky beneficiaries of this amazing team and its approach to real estate. “We never forget that we’re supporting people along on a journey,” John declares. “Although

Mike Leaverton



we are working in the real estate industry, we are in the human being business. We are Sherpas for our clients throughout their journey.”

Batina finds joy in getting clients into homes. “Seeing our clients’ journey of success is so rewarding,” she states. Mike adds, “I’d second that. The joy I get from working in this business is guiding folks no matter where they are in the process — maybe they’re two years out from buying, or maybe they need to be in a home in 60 days. We meet them wherever they’re at.” Marcy, who curates all social media content, loves showcasing the team’s hard work. “What we put on social media weaves a story, and I adore that part of my job.”

John, with experience sitting on the board of the Northern Colorado Home Builders Association, co-chairing the association’s membership committee and serving as an ambassador of the Windsor Chamber of Commerce, is grateful to be at the helm of the team’s story. “I’ve been lucky in life and have had a lot of great people mentor me, care about me and help me get to the next level, and I want to show this team how to live their greatest, best lives,” he voices. “I am honored that the three of them decided to work with and trust me. I really like these people, and they like and respect one another. We have camaraderie and friendship, which is something precious.”



Transparency is key for John, who hopes to motivate his team to not repeat his mistakes. "I'm standing on a pile of failure, and I am open with them so that when their turn comes to run a business, they don't have to do all the dumb things I've already done." Batina expresses, "John is such a good leader and mentor, and he makes reaching out for guidance easy." Mike credits John for cultivating an exceptional team, and the love for John runs deep in Marcy's family. "I did have a moment of pride when Marcy's young daughter named one of her plants 'John Taylor,'" John laughs.

When the team is not busy serving the Northern Colorado area, everyone pours into their families. John cherishes time with his significant other, Kim, and is a bonus grandfather to her six grandchildren. John and Kim are seasoned travelers, most recently visiting both Guatemala and Panama. Batina, wife to her husband, John, and mom to two kiddos, enjoys everything outdoors, including riding dirt bikes with her family when she and John are not busy following the competitive softball and basketball endeavors of their two children. Marcy, who is married to Gary and has three small children, is thankful for her flexible work-from-home schedule, as it allows her to shine in her role as the family's taxi driver. Mike, a volunteer firefighter when he's not immersed in real estate, has three adult children and is about to celebrate his 49th anniversary with his wife, Elizabeth.

John's heartfelt words about Mike, Batina and Marcy resonate like a glowing performance review. "I'm just speaking the truth," he emphatically comments. And we at *NoCo Real Producers* speak the truth when we say that much like the enduring beauty of a well-tended rose garden, Taylor Home Partners and its exemplary humans continue to flourish year after year. (Sadly, the "John Taylor" plant did not survive.)

Connect with John and his team at taylor-homepartners.com.

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cover story

By Kate Shelton
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TAMI SPAULDING THE GROUP, INC.

THERE'S ALWAYS A MARKET

"This isn't my first rodeo. The market will always shift, market constantly changes. That's a given. What I want people to know is this – people have three basic needs: food, shelter, and clothing. They need a place to live, which is great news for REALTORS®. People will still buy and sell homes. There's always a market, we just have to get back to the basics," said Tami Spaulding, a long-time and highly successful REALTOR® at The Group Real Estate.

Tami is a Colorado native, born in Cortez, Colorado. When she was just a toddler, her family settled in Northern Colorado for her father's job; she's been here ever since. Tami has spent her career working in real estate, selling properties for 36 years, with 34 of those years spent at The Group. "I've worked on every side of the business," she said. "I started as a secretary working for a commercial property management company. Then I worked at a title company as a closer, bookkeeper, and then a manager. After that, I worked as a personal assistant for a REALTOR® for about a year. With all that experience, I finally decided it was time to spread my wings and become a REALTOR® myself." "I have worked as a REALTOR® since. I've never once looked back and I can easily say, I have totally and thoroughly loved my career every step of the way. I still do," Tami said. "I love what I do. I get to make friends and help people's dreams come true. I can't imagine doing anything else."

Tami has seen her fair share of swings in the market but that's never slowed her

success. "I don't worry about the market because I know that people will still need to move regardless of prices or interest rates. I focus on being there for my clients. I don't consider myself a salesperson. Instead, I'm their advisor."

It's this very attitude that has made all the difference in Tami's business. She has hundreds of positive reviews and referrals to back it up. Tami's clients rave about her willingness to teach and her ability to help them make sense of the process. "I have the heart of a teacher," she said. "I advise my clients. I am here to coach them and help them learn so they can make their dreams come true. I share with them how to maneuver through any market."

“

I advise my clients. I am here to coach them and help them learn so they can make their dreams come true. I share with them how to maneuver through any market.

”

By focusing on the relationship and education, as opposed to the sale, Tami has built a strictly referral-based business. "I've been able to stay in this business for this long because I'm dedicated to my people."



Photo by
Ruth Casey
Photography

It's always about the customer. When I take care of my customers, my customers take care of me. They repay my hard work with referrals and repeat business. This philosophy has worked for me for all these years."

In the three decades she's been selling, Tami has seen her fair share of changes in the industry. "It used to be all paper. Now it's high-tech, but this business will always be high-touch." By that, Tami means that she's stuck to her Ninja-selling roots of building relationships and staying in flow with those in her network. Her high-touch method has paid off.

In the 36 years she's been in business, Tami has helped over 4,300 people buy and sell homes. Despite her staggering success, Tami remains incredibly humble. "I don't look at anything with dollar signs in my eyes," she said. "I don't judge anyone for their budget or the reason they need to move. I'm just here to serve."

Tami is proud of the years she's spent at The Group. "I give all my credit to Larry Kendall and his Ninja method. I love the culture of the company he built. We're leaders in real estate and have been since he formed the company in 1976. We're more like family than we are coworkers and I know that I'm lucky to have found a home there," she said.

Rooted in her love of horses, Tami has found a niche in acreage properties. "I help clients buy or sell anything but I especially love horse properties," she said. "I've ridden and trained horses all my life, so I just get it. I understand water and mineral rights, I know how to market these properties, and I get them sold," she said. Her track record speaks for itself. Tami has successfully listed some of the most incredible properties over the years.

Tami notes that her Contract Manager, Erin Wilson-Kaufman, makes all of it possible. "I've worked with her by my side for five years," Tami said. "She's awesome. She is my right and left hand. I couldn't do this without her."



When she's not working, Tami loves to spend time with horses. She notes her soul is happiest when she's in the saddle. Tami also loves to travel, dance, and spend time with her friends and family. She is a member of the prestigious Alexis de Tocqueville Society, a philanthropic group that gives to the United Way of Larimer County. Tami is also a passionate supporter of the Larimer County Humane Society and the Animal Friends Alliance.

"We have been given the most amazing career possible. There is no ceiling and there is no cap on the number of people you can help," Tami added. "Enjoy the ride because it's an amazing opportunity that most won't ever have."

Connect with Tami at tspaulding@thegroupinc.com.

“
We have been given the most amazing career possible. There is no ceiling and there is no cap on the number of people you can help. Enjoy the ride because it's an amazing opportunity that most won't ever have.
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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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