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*Boots &
Blooms
Spring Soiree
Event
Recap*

INSIDE:

Kim Doll
James Hicks
NOCO Roofing

JUNE 2024



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Certified Master Inspector Molly Edwards

Why did you choose this field?

I've joked about being a Jill of all trades because of my diverse work background, and I decided to make it "official." My background includes being a weapons technician in the Navy, stationed in Japan. I'm a former pastry chef, teacher and coach, door-to-door salesperson, and all-around customer service provider. My adaptability, curiosity, attention to detail, and people skills have made me a great home inspector. Plus, there are not very many female inspectors, and I've always enjoyed careers "outside the box."

What do you love about your work?

I love that every day is different, that I get to see so many different types and styles of homes, and most of all that I'm providing valuable information and protecting homeowners.

Fun facts:

I lived in Japan for four years with the military, and my daughter was born there. I love to travel and kind of grew up on a sailboat as a child. I enjoy all of the "Colorado" outdoor stuff – snowboarding, camping, hiking.



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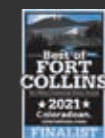
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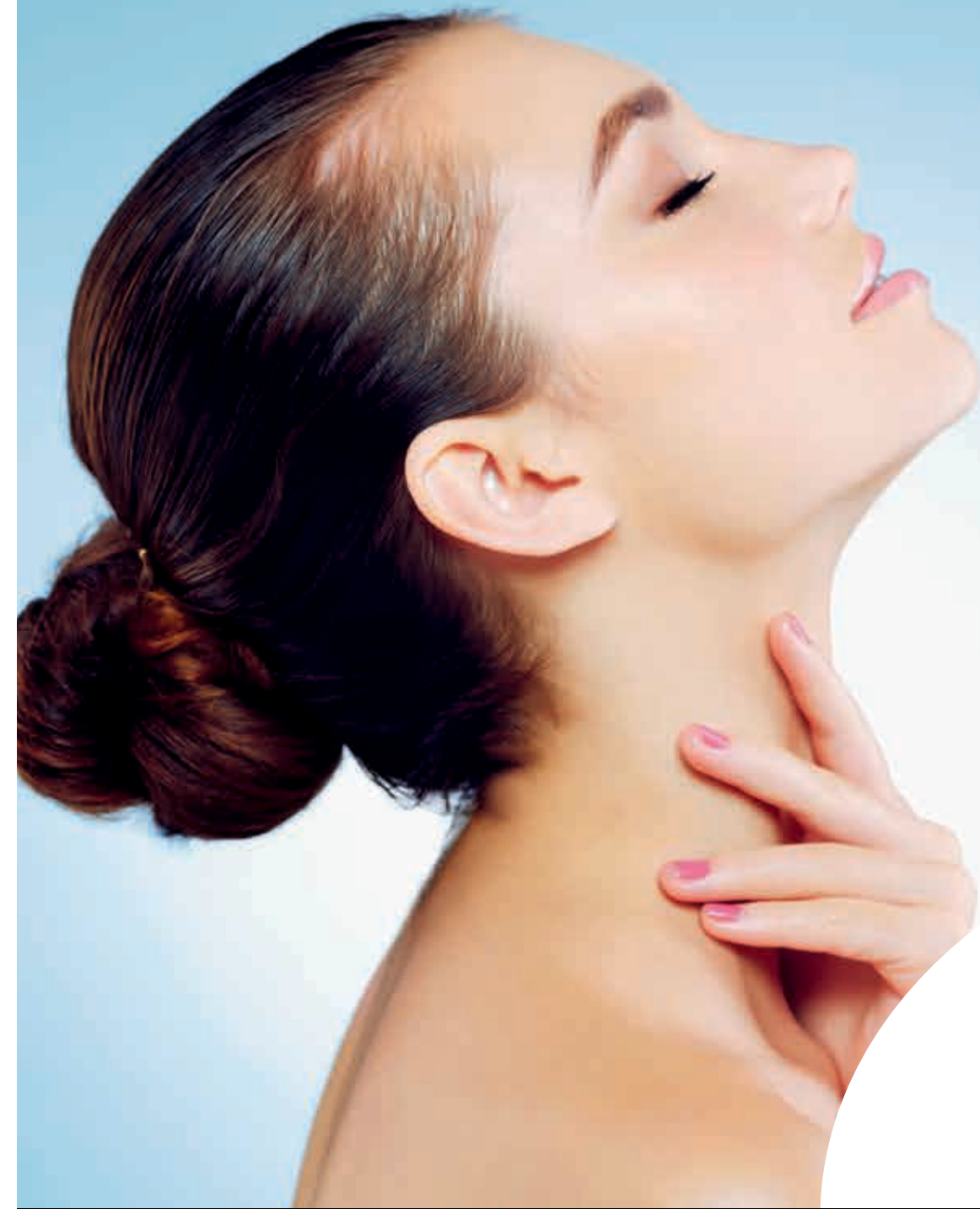


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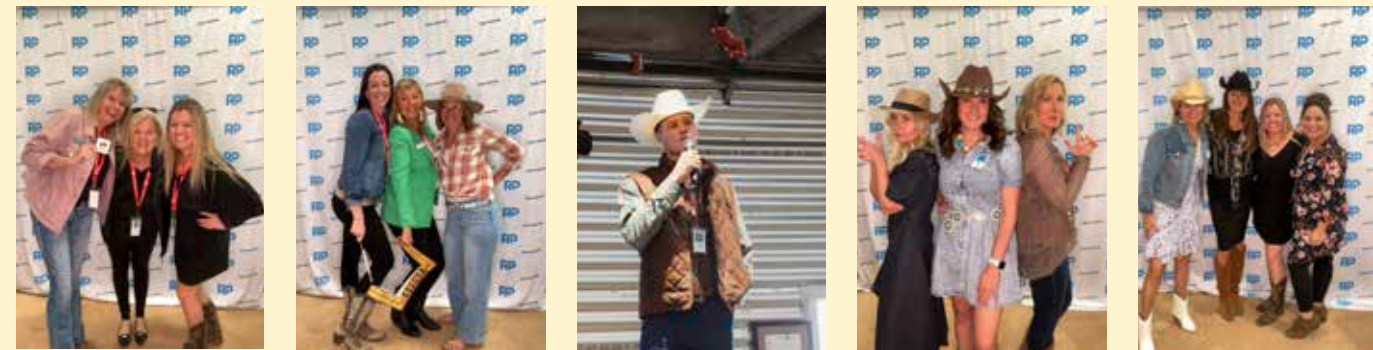
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▶▶ event recap



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We are overwhelmed with gratitude as we reflect on the incredible success of the Boots & Blooms Spring Soiree held on April 16th at The Grainhouse Windsor. This evening wouldn't have been possible without the generous support of our esteemed sponsors: **Summit Insurance, Rural 1st, Renovation Sells, Bumblebee Photobooth,** and **Fresh Plate Catering.**

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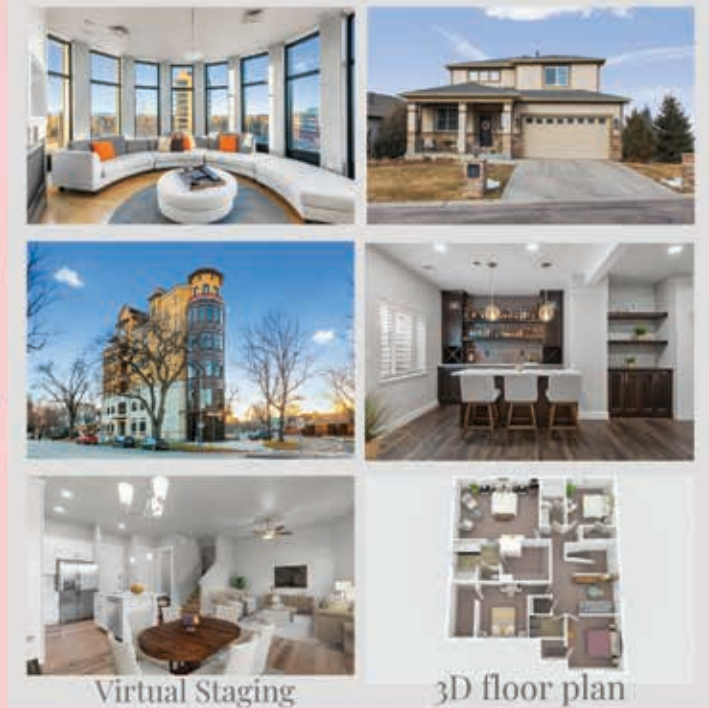
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TROY
& AMY
JENNINGS



▶ partner spotlight

By Christine Bowen
Photos by Erin Waynick, Erin Waynick Photography

Troy and Amy Jennings are natives of Northern Colorado, giving them an intimate understanding of the region's diverse weather. As proprietors of NOCO Roofing Company, their local roots serve as a valuable asset in navigating and understanding the climatic challenges and how it affects the roofing industry.

In the mid-90s, Troy and Amy entered the insurance adjusting field, based in Colorado but traveled frequently across the Midwest to assess hail and wind damage when needed. Upon returning to Colorado, Troy, who was also a local real estate agent, frequently received roofing-related inquiries. In 2002, they established a small roofing company, initially as a response to these requests. Over time, their roofing business experienced rapid growth, surpassing Troy's real estate ventures by 2005, prompting them to fully commit to it.

NOCO Roofing primarily specializes in roofing and gutter services. Their main focus lies in re-roofing rather than new construction projects, with a significant emphasis on insurance-related tasks and real estate inspection services. Troy says, "As for the types of roofs we handle, we primarily work with asphalt, especially focusing on impact-resistant shingles due to the prevalence of hail in Northern Colorado. Additionally, we've seen an increase in demand for metal roofs, which we also offer. We're versatile and handle flat roofs as well, including some commercial projects."

Troy and Amy collaborate closely with realtors. Amy says, "We receive numerous calls for pre-inspections from realtors listing properties, ensuring no surprises arise. Additionally, we address issues identified in inspection reports and handle roof replacements due to hail



ANOTHER DISTINGUISHING FACTOR THAT SEPARATES NOCO ROOFING FROM COMPETITORS IS THEIR GAF MASTER ELITE CREDENTIAL, A DISTINCTION HELD BY ONLY ABOUT 2% OF ROOFING COMPANIES NATIONWIDE.

offering support to the rest of the team while Amy manages the bookkeeping.

Amy, who is from Fort Collins, and Troy, originating from Longmont, are deeply engaged in their local community. “We are avid supporters of CSU where I attended, even though neither of our children decided to go there”, Amy says with a smile. Their philanthropic efforts extend to various nonprofits, including the Child Advocacy Center, Project Self-Sufficiency, and SNAPP. SNAPP provides empowerment for teens through resources, mentorship, and participant-led curriculum. Troy and Amy are particularly passionate about this non-profit organization.

Troy and Amy are parents to a daughter, Breken and a son, Tyler. Breken resides in San Diego, having graduated from Cal Poly and works in the wine industry.

Meanwhile, Tyler is graduating from the business school at CU Boulder in May and has an internship in Denver before starting graduate school in the fall.

When their children were younger, they used to adapt their activities based on their children’s interests. Initially, they enjoyed skiing together as a

family but shifted to boating as their kids became involved in athletics, limiting weekend availability. Boating trips to places like Horsetooth were cherished family moments. However, as their children moved away for college, these activities became less frequent. Now, they are entering a phase of life where they try to travel more. Amy says, “During down times, we like to escape to the Palm Springs area. We love to play pickleball and there it can be done year-round.”

Troy and Amy’s dedication to the Northern Colorado community stems from their upbringing and active involvement in the area. Their long-standing presence, spanning two decades, and physical presence in the community further underscores their enduring commitment.

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damage, often coordinating with insurance companies. We remain flexible with timeframes, reserving slots during busy periods to accommodate last-minute transactions.”

Troy and Amy, having prior experience as insurance adjusters before starting their roofing company, bring valuable expertise in navigating insurance procedures, setting them apart from competitors. They manage all paperwork and communication, ensuring a streamlined and efficient process for their clients, thanks to their familiarity with the industry language.

Another distinguishing factor that separates NOCO Roofing from competitors is their GAF Master Elite credential, a distinction held by only about 2% of roofing companies nationwide. Troy states, “This accreditation enables us to offer

warranties that others cannot, which is increasingly crucial as roofing costs rise significantly. Our commitment to providing lasting solutions is evident in our ability to offer comprehensive warranties covering full

replacement costs, including labor and materials. These warranties, transferable to new homeowners, add value to property sales and provide assurance to buyers. Continuous education and training, required to maintain this status, offers clients confidence that we are staying updated on industry advancements and best practices.”

Troy and Amy take pride in prioritizing efficient communication and streamlined processes. Incoming calls are promptly directed to sales personnel, and their office manager ensures seamless follow-up and appointment scheduling. Furthermore, Amy says, “Rather than relying

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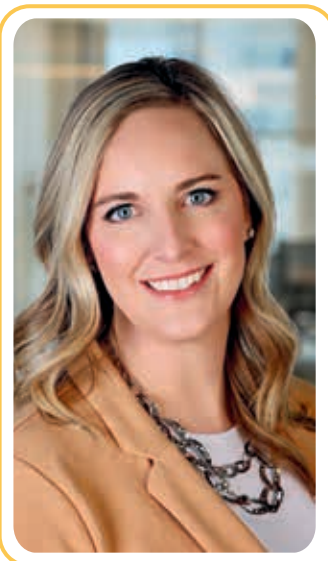
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Kayla Walker

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FACTS ABOUT KAYLA:

- SHE WAS BORN IN GRAND JUNCTION AND ALTHOUGH SHE LIVED IN LOUISIANA FOR ABOUT 10 YEARS, SHE CONSIDERS HERSELF A COLORADO NATIVE!
- HAS BEEN MARRIED FOR 13 YEARS WITH 2 DAUGHTERS WHO LOVE TO BE ACTIVE. SHE SPENDS MOST OF HER TIME AT SOCCER, VOLLEYBALL OR BASKETBALL PRACTICES/GAMES YEAR ROUND.
- SHE LOVES FISHING! IT'S HER FAVORITE THING TO DO IN HER FREE TIME. HOWEVER, YOU WON'T CATCH HER ICE FISHING BECAUSE IT SCARES HER AND DOESN'T LIKE BEING COLD.
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PRECISION & PASSION

Kim Doll's journey from a small town in South Dakota to becoming one of Northern Colorado's accomplished real estate agents is a testament to hard work, dedication and a passion for helping others. Born in Colorado and raised in the quaint tourist town of Deadwood, SD, Kim developed a love for the outdoors and a strong work ethic from a young age.

After earning a degree in biology with a minor in biomedical sciences from Colorado State University in 2005, Kim was still determining her career path. She toyed with various jobs, from managing stores to working in the healthcare industry in Denver. Not until she met her husband and moved to Aspen did her career in real estate begin to take shape.

In Aspen, Kim was drawn to the luxury property-rental market, where she spent several years managing high-end short-term rentals. During this time, it was recommended that she obtain her license in 2008. Moving to a mountain town presented unforeseen opportunities, and Kim embraced them wholeheartedly. "I learned so much and got to see some of the most beautiful houses I've ever seen," she comments.

From managing vacation rentals to working with long-term clients, Kim's experience in the real estate industry continued to grow. Back in Northern Colorado, a sudden change of plans led her to a sales position at Abound Solar, where she hoped to make a difference in the world. "I had landed my dream job and was going to travel the world and save the planet," she expresses. Unfortunately, the company closed its doors



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“

I still love working with new clients, but working with repeat clients and referrals is the biggest

DRIVING FORCE

of my business now.”

three months after Kim started, leaving her at a crossroads. “Here I was with real estate license but no plans to be in the industry,” she reveals.

Kim’s determination and resilience shone through. “I dropped my resume at the front desk at The Group Real Estate,” she explains about how she started her career with the brokerage. “I was a licensed assistant for almost two years, and in 2014, I went full-time on my own.

Kim’s first year was challenging. “I put in a lot of hard work and hosted so many open houses,” she shares. “That first year was about growing my database and meeting new people.” Subscribing to the philosophy that the harder you work, the luckier you get, Kim saw remarkable progress during her second and third years. By her fifth year, she had established herself in the industry. She is grateful today for her referral business, sharing, “I still love working with new clients, but working with repeat clients and referrals is the biggest driving force of my business now.”

Kim attributes her success to her work ethic, love for her clients and numbers. “I am a numbers nerd,” she laughs. “I have a science degree, and I like statistics. I feel my asset is providing the right information, data and pricing and negotiation tools for buyers and sellers so they can make the best decisions for their family.”

Balancing out her affinity for details is how she shines at building relationships. She takes the time to get to know her clients, providing personalized closing gifts and going above and beyond to ensure they are happy. “The most unexpected joy of real estate has been the long-lasting relationships with clients who have become friends, which fills my cup and makes me want to show up for the people I work with,” she remarks.

Hands down, real estate is the perfect career for Kim. “Every day is new,” she states. “Real estate keeps me on



my toes. In any other career, I may have been bored.” Outside of work, Kim always has something to do. She spends her free time trail running, mountain biking and snowboarding and still dabbles in dirt biking and snowmobiling. She has a secret passion of getting more women involved in outdoor sports and enjoys sharing her love of nature with her husband, Peter, and their 5-year-old son, Torin. “Peter and I both grew up playing outdoors, and we want to expose Torin to the outdoors as much as we can, integrating him into the experiences that bring us joy.”

Looking ahead, Kim eagerly anticipates the opportunities on the horizon. With unwavering dedication to her clients and a perpetual drive for personal and professional growth, she stands poised to continue making waves in Northern Colorado’s real estate scene. With her steadfast passion for the industry, Kim Doll is undeniably a powerhouse in the local market.

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JAMES HICKS

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By Kate Shelton
Photos by Erin Waynick, Erin Waynick Photography

“Most people see real estate as a business transaction, but it’s so much more than that for me,” said James Hicks, a top RE/MAX Advanced agent. “My goal is to make a connection. I’m here to form a relationship and get to know my clients. We’re going deeper than business. If it ends up in a sale, great. If not, I can walk away and know that I did everything I could to serve them.”

James grew up in Long Beach, California. He spent his days chasing waves in the California sunshine. After high school, he attended California State University, Long Beach where he earned a communications degree.

For the entirety of his career, James has worked in sales. Starting in the legal services field, he learned how to build a book of business from the ground up and the art of forming lasting relationships. After several years in the business, the company James worked for went under. With a baby at home and another on the way, the timing wasn’t ideal – James had to act fast to support his family.

A job opportunity brought James and his family to Northern Colorado. He quickly fell in love with the region and began to build a new network. For the first several years in the state, James worked in sales at an arts and crafts company. Following that, he became a National Account Manager at a direct importing company that moved products from around the world into American stores.

“It was an interesting job,” he said. “It taught me how to buy, sell, and negotiate prices across cultures, time zones, and industries, and I got really good at it. But it was tough; I found myself working at all hours of the day because of the difference in time.” Eventually, James was ready for a change of pace.

James got the break he needed when he met REALTOR® Jennifer Kelly through a mutual friend. “A colleague told me about an opportunity on Jennifer’s team. She was looking for a buyer’s agent. I thought it would be a really good fit for

my work ethic and skills,” he said. James became licensed and joined Jennifer’s team in 2012.

“I cut my teeth in real estate with Jennifer’s team,” he detailed. “They were really successful but they worked for it. I learned so much from them and I am so thankful that they helped me get my start in this business.”

A year later when Jennifer’s team went in different directions, James was ready to go on his own. He worked for several years as a solo agent, building his book of business. In 2016, he joined Frances Hardman’s team at RE/MAX Advanced, Inc. in Fort Collins. “Joining Fran’s team was one of the best decisions I’ve ever made,” detailed James. “Fran is an incredible leader. Her business mind is unlike anyone I’ve ever met and I am so grateful to work and grow with her.”

His willingness to learn from those around him and his work ethic have earned James incredible success. He closes an average of more than 25 transactions a year and has a wide referral network. He has dozens of positive reviews and his clients rave about how hard he works for them.

“

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HOURS – IS WHAT EARNS
THEIR TRUST.”

“I wasn’t born and raised here,” he said. “I don’t have family or friends to call on. I have to be willing to work. If my career in sales has taught me anything, it’s that willingness to do what others aren’t willing to do is what sets you up for success. I’m always available. I work as hard as I need to to get the job done. We’re in the service industry, having a servant’s heart – and hours – is what earns their trust.”

James prides himself on going above and beyond for his clients. “I’ve always had a hustle mindset. I joke that I work nine to five – 9 AM to 5 AM and everything in between,” he said with a warm laugh. “My one ability to get clients is to be available to them.”

He doesn’t have an ideal client or a niche in the market. He’s willing to work with whoever needs help and that’s landed him listings from single-wide homes to custom-built mega-homes. “I help people when and where they need help; the rest follows,” he said. “My goal is to get real and have the conversations with people that they don’t even know they need to have – it’s a bit like therapy – I’m here to help them make their

biggest life decisions. We’re going to go deep and we’re going to figure it out, together.”

As a result of his work style, James works a lot but he’s okay with it. “I’m willing to do what others won’t and my clients notice it,” he said.

James and his fiancée, Cecilia, share five kids between them – Jackson (22), Sawyer (20), Sedona (18), Nathaniel (17), and Ronin (15). They love to spend time together as a family. James loves to be outside, and even though there’s no surfing here, he tries to get close to water as often as he can.

“There’s a lot of negative stuff about real estate in the headlines,” he added. “I feel really lucky that most of it doesn’t apply to us here in Northern Colorado. We have a great set of ethical, honest people and it’s nice to work with you all on a daily basis. Thank you for setting the bar high and working alongside me to serve our clients. As an industry, we’re set up to compete but here, we collaborate and work together more often than not. That’s a testament to all of you.”

Connect with James at james@liveinco.com.

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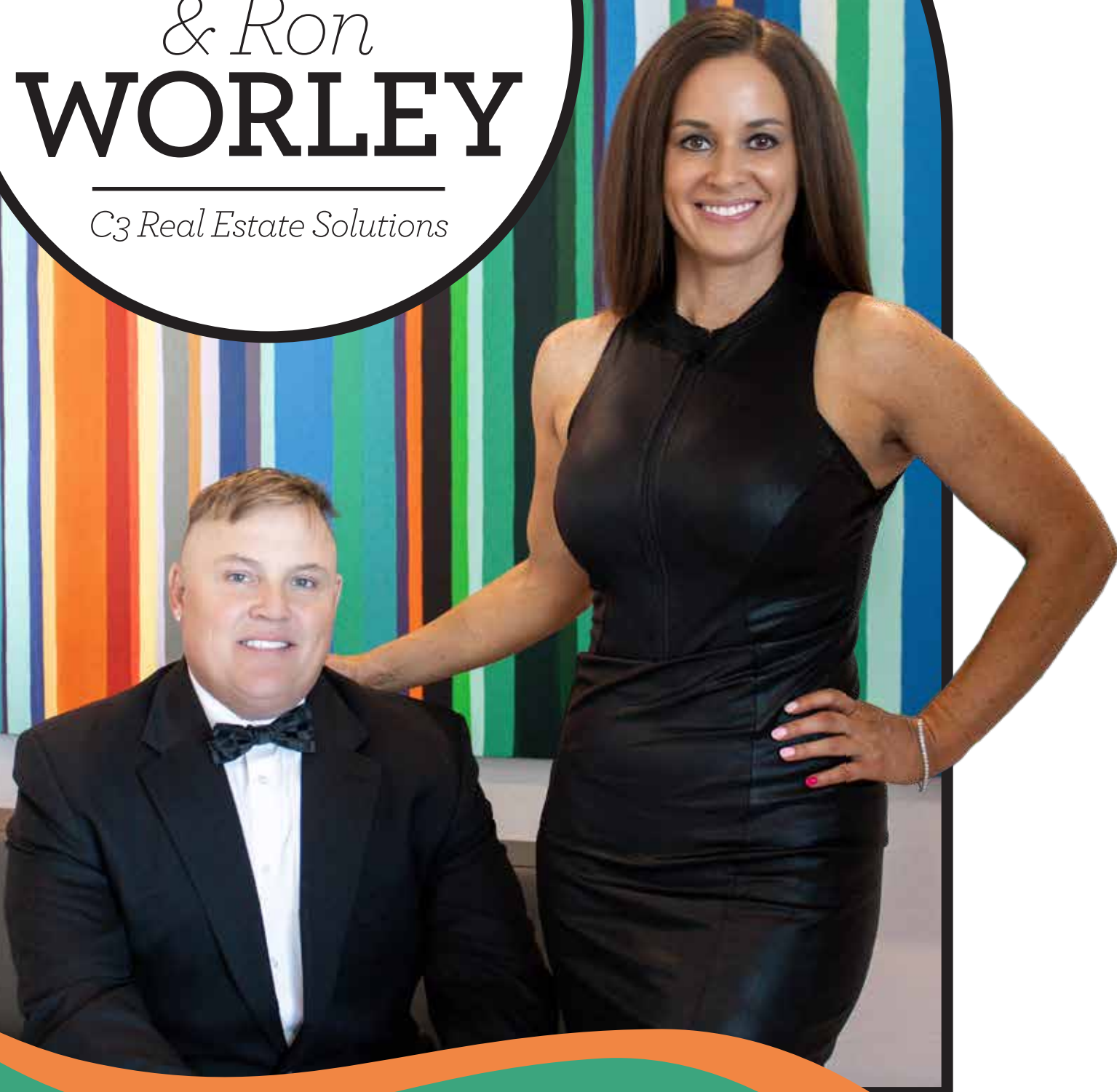
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FATE'S FORTUNE

Sometimes, chance encounters turn into spectacular partnerships. Ben Cohen and Jerry Greenfield met in seventh-grade gym class in Long Island, NY, and years later started the iconic ice cream company Ben & Jerry's. Steve Ells and Monty Moran met while studying at the University of Colorado in Boulder and went on to create Chipotle Mexican Grill, one of the most successful chains in the world. Ron Worley and Erin Brady met in 2005 in Northern Colorado when Erin, a Greeley police officer, arrived at the scene of an incident looking for a suspect and met Ron, a seasoned bail bondsman. Ron and Erin's random meeting set the stage for a remarkable union.

The couple's initial interaction was not exactly smooth, as conflicting priorities clashed amidst the chaos. "I needed something done that she wasn't willing to do," Ron recalls, while Erin reflects on the tension that marked their first meeting. "He came in with an attitude right off the bat," she remembers, "and we didn't mesh well."

Despite the rocky start, fate intervened, and their paths crossed again, this time at the gym, where they discovered a mutual friend and a shared passion for fitness. Slowly but surely, the barriers between them began to crumble, paving the way for a personal and professional collaboration that would shape their future in ways they could never have imagined.

Erin, who retired from police work after 11 years of service, now has her bail bonds license and has been

the proud owner of Brady Bail Bonds since 2015. Ron has owned Ron's Bonds for more than 25 years. The formidable duo, who owned four Max Muscle stores and now sell Max Muscle products at Foundations Sports Nutrition, is soaring into their seventh year in real estate and their 20th year of marriage.

Leveraging their diverse backgrounds and complementary skills, Erin, born in Denver and raised in Northern Colorado, and Ron, a Kansas native, have used hard work, honesty, loyalty and transparency to build a successful real estate business. They each have their own clientele, spanning the demographics of first-time to luxury buyers and sellers and investors, and they focus on residential, commercial, land and development/builder projects.

Their dedication to their clients and community has earned them a loyal following, and they happily share their success with their sphere through appreciation events. Some of their favorites are their adult prom, In-and-Out food truck get-together, berry picking and roller-skating party. They recently took 100 past and present clients to Casa Bonita for food and fellowship. "We are a real estate family," Erin remarks. "We stay in touch with our clients, and once they're part of our family, they are with us for life."

Erin and Ron's non-work family comprises three children (Payton, Brenden and Aaron); three grandchildren (Nova, Kainin and Royal); and two beagle pups (Scrappy-Doo and Dude). Every Thursday, they eat dinner with their adult kids, whom they raised according to 10 core values that Ron named the Worley Way. He



writes about the values in his book, *Ditches to Riches*, detailing how they helped him overcome addiction and homelessness. Ron, who has also experienced heart failure and healed himself holistically, teaches readers how to apply the values to their lives. "Publishing the book was the first time I opened up our lives to the community, and seeing how people didn't judge but came forward with their stories has been amazing," Ron comments. Connecting is one of Ron's superpowers, according to Erin, who credits his authentic personality for drawing people in.

Connecting is also one of Erin's strengths. "I love helping people, and I was probably meant to be a real estate agent this whole time; it is the most rewarding job I've had," Erin asserts. Committed to giving back, Erin mentors new agents and high school interns; runs a workout group that hosts local events in the community, like the Polar Plunge to benefit the Special Olympics; and is on the Board of Directors at A Woman's Place and volunteers at Weld Food Bank and the American Lung Association.

Outside of work, Ron and Erin have a standing workout date Monday through Friday to clear their minds, and they love playing pickleball together. Fun fact: They were voted the fittest couple in Colorado in 2008, with Erin competing in bikini shows and Ron in bodybuilding. Individually, Ron has been making sourdough everything and enjoys golfing, painting, roller skating and cars. Erin embraces yoga, paddleboarding, walking the dogs and hanging out with her beautiful nieces.

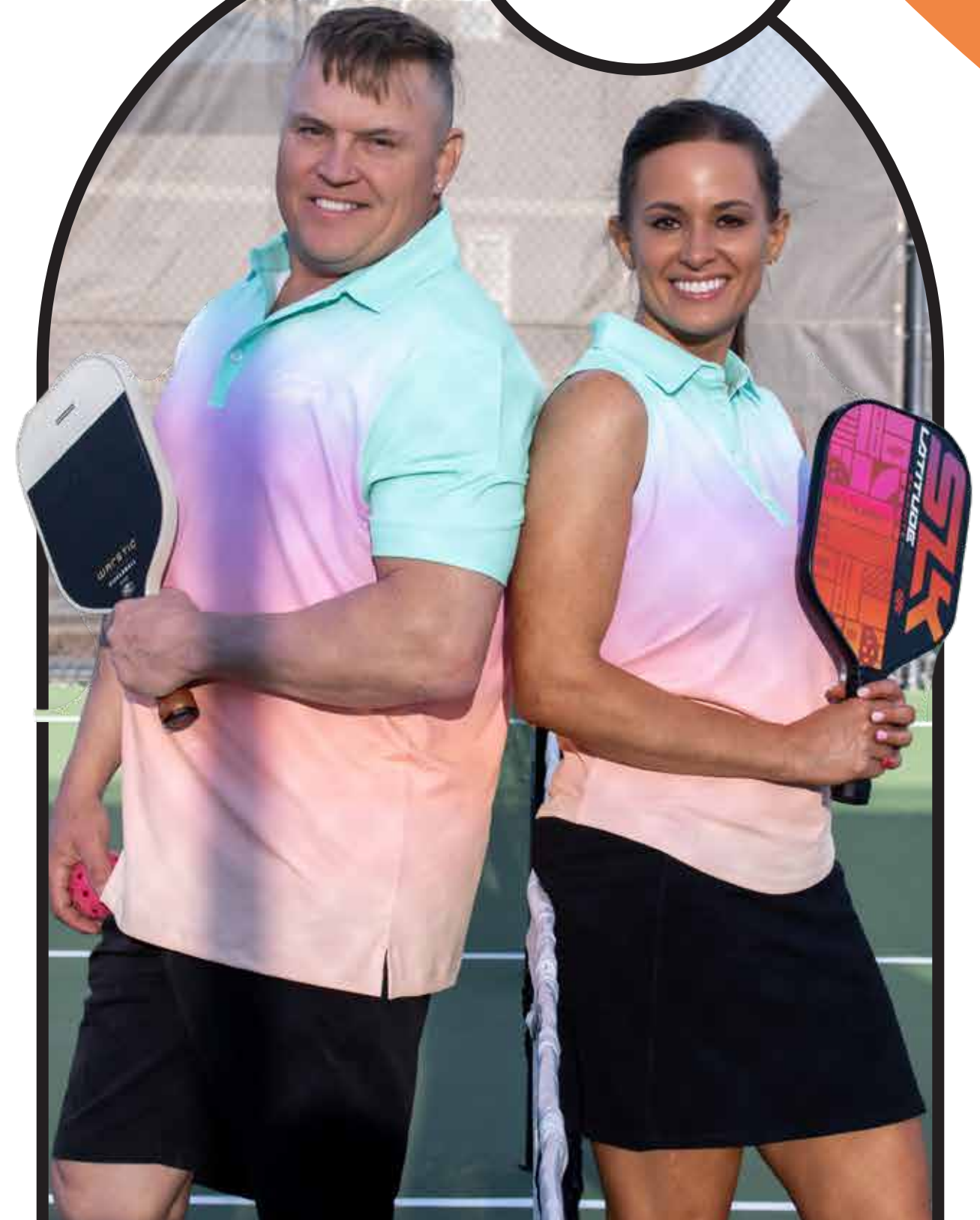
Ron and Erin are living proof that anything is possible with hard work, determination and a little luck. With their unwavering commitment to each other, their family, their community and their businesses, Erin and Ron are a force in real estate — and they are just getting started.

Connect with Erin and Ron at erin@erinbrady.com and ron@ronworley.com.



"We stay in touch with our clients, and once they're part of our family, they are with us for life."

"I love helping people, and I was probably meant to be a real estate agent this whole time; it is the most rewarding job I've had."



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A New Year with New Opportunities

A quick look at several changes for 2024:

Every year, the mortgage industry welcomes (and sometimes dreads) various changes that can affect the ability for the average borrower to obtain a great mortgage. This year, however, brings with it more changes than usual. The most noteworthy of which being:

Conforming/Government Loan Limit Increases:
Standard Limits were raised to \$766,500, with high cost counties going as high as \$1,149,825 for a 1 unit property, and as high as \$2,211,600 for a 4-Plex

Legislation was passed in late 2023 which lowered the property tax assessment formula for 2024, providing some much-needed relief to homeowners and prospective home buyers. Specifically, the assessment rate was lowered from 6.765% to 6.70%, with an additional \$55,000 exemption taken off of the assessor’s market valuation, before the computation is done. For the average \$600,000 home, this will result in a savings of approximately \$400 per year in property taxes.



Justin Crowley

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Minimum Down Payment Requirements for Owner-Occupied 2-4 Unit Properties were reduced from 15/25% to only 5% on Conforming Loans. This enhancement, aimed to compete with FHA’s 3.5% minimum, can provide an easier and less-expensive mortgage solution for buyers with limited funds and good credit. For example, a well-qualified buyer of an \$800,000 3-Plex would enjoy savings of around \$250/mo, with far lower closing costs, and would be able to use the future rents of the two unoccupied units to qualify, without restrictions.

A proposed bill to ban the practice of selling “Trigger Leads” in 2024 has unfortunately stalled out in Congress. This refers to how a credit agency can sell a consumer’s contact info without permission or notification, to as many telemarketing companies as they wish. Consumers can, however, visit the website OptOutPreScreen.com to remove themselves from these call lists (although it can take up to four weeks to activate).

Have a fun and prosperous 2024!

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